



# spotlight

November 2010 Vol. 43 No. 11

# MAKE THE DIFFERENCE

A monthly publication spotlighting top producers of American Income Life and National Income Life





**Roger Smith**  
President & CEO  
AIL & NILICO

## Make the Difference

I am still riding high on the amazing energy of the fall SGA meeting! On opening day, I announced our theme for 2011: *Make the Difference*, and the reaction of our SGAs told me loud and clear that it was the right message at the right time.

The essence of *Make the Difference* is that an individual can make a difference; a group of people, united in purpose, can *Make the Difference*.

At American Income, we can make the difference in hundreds of thousands of lives. This \$250 Million goal that we have as a company is more than just a number. At the heart of it is people's lives. It's about increasing from 4,000 to 8,000 agents, and them having a better life because they are now associated with this great company. It's about providing security and peace of mind to 600,000 new policyholders.

It's about placing \$20 billion of life face amount, and most important, it's about paying \$170 million in claims. That is what writing \$250 Million is about. It is about what we can do — all of us together.

It's about you and me and the rest of the agency force, the PR Team and the Home Office using our opportunity to create a legacy that no Insurance Company in the world will ever be able to match.

As individuals, as human beings, it is essential for us to believe in our ability to make a difference. If we don't, there's just not much point to anything. Without that core belief as a foundation, there is no sense of urgency, no drive to push the proverbial envelope, no incentive to strive to do what hasn't been done before.

I think the belief that we can make a difference is part of the very fabric of our being, but it's like a pile of wood we've collected for a fire. The wood itself is not the fire. It's only a fire when you set a spark to it. So what is the spark that ignites the belief in our ability to make a difference?

### Passion.

Film director Joss Whedon once said, "Passion lies in all of us. It speaks to us... guides us. Passion is the source of our finest moments." Okay, so both the belief that we can make a difference and the passion to ignite it are within us. But passion must live in a different place, otherwise we'd all automatically be fired up all the time, and obviously we're not. Some people are never quite able to find the matches! How do you find the passion?

### Decide.

If you're waiting for passion to find you, you're waiting for the matches to sprout legs and come to you! No, it doesn't work that way. Like happiness, passion is not something that happens to you; it's a decision. Seek. Find. Use. Step up.

I challenge each of you to decide today to tap into your passion and ignite the belief that you can make a difference. How?

### Commit.

According to Anthony Robbins, "There's no abiding success without commitment." But without involvement, there is no commitment. Over the next few months, you're going to be hearing a new term tossed around: Passion Number. For now, let's just say that it's a number that will feed the fire in your belly and it will make a difference for you. Finding and achieving your Passion Number will require boldness and commitment.

I challenge all of us to come together, united in our passion, united in our commitment, united in our determination. My friends, this is our time, our moment, our opportunity, and it is American Income's legacy to *Make the Difference*.

### Spotlight

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### Managing Editor

Sam Yarbrough  
syarbrough@aillife.com

### Writer & Copy Editor

Leah Fry  
lcfry@aillife.com

### Lead Designer

Annalee MacFie  
amacfie@aillife.com

### Graphic Designer

Chris Slowik  
cjslowik@aillife.com

### Contributors

Karen Cannard-Curtis  
Paula Clements  
Lana Giebe  
Joe Juarez  
Mary Lampert  
Angel Henderson  
Lisa LaValley  
Muñeca Moody-Yanez  
Pat Nevarez  
Linda Resendez  
Amy Rivera  
Teri Struck  
Robyn Talley  
Sandy Yerger  
Rhonda York

### Home Office

254-761-6400

### Web Sites

www.aillife.com  
www.nillife.com  
www.mylifeatall.com  
www.mylifeatnilico.com  
www.aillacademy.com  
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## SGA CAREER TRACK

### New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

## TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,617,896 in bonuses. For more information on the monthly bonuses, turn to Page 6.

**Total: \$1,617,896**

## REQUIRED RETENTION RATE

Effective Jan. 1, 2010, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

**Retention: 68.0%**  
**Net to Gross: 78%**

## DATES TO REMEMBER

eApp business should be uploaded to Home Office by **Thursday 12/23 before 2:00 P.M. CST** and paper apps end and PR credits must be at HO by **Tuesday 12/28** to count for December and end of the year production.

## NOTES OF IMPORTANCE

To encourage self-employed PR Reps and PR Managers to save for retirement, AIL/NILICO offers an opportunity to receive matching bonus contribution funds into a qualified retirement account based on years of service as a self-employed PR person. Review appropriate regulations for contribution funds in the COPE 15, OPEIU 277, and CEP 247 union agreements, since rules differ for U.S. and Canada contributions. For more information, contact Wendy Copeland at [wmcopeland@aillife.com](mailto:wmcopeland@aillife.com).

## CONGRATULATIONS

Please join us in congratulating Vice President of Field Operations **Domenico Bertini**. In addition to directing his SGAs, he will be assuming additional responsibilities leading a team of Regional Sales Directors.  
*Best wishes, Dom!*



## FOUNDER'S CLUB November 2010 Qualifiers

Outstanding Producers & PR Representatives:



**Ross Ewen**  
Rehberg Agency  
4th Qualification  
\$59,687 Net ALP  
79.5% Ret



**Erez Shabtay**  
Cohen-Cohen Agency  
4th Qualification  
\$113,493 Net ALP  
86.4% Ret



**Filipo Havili**  
Friedlander Agency  
1st Qualification  
\$55,728 Net ALP  
78.4% Ret



**Katie Massart**  
Altig-Orlovic Agency  
1st Qualification  
\$72,523 Net ALP  
81.6% Ret



## LEADERSHIP ACADEMY

PG. 04



## 15% CONTEST

PG. 11



## RECRUITING WEBSITE

PG. 12



## SGA MEETING

PG. 14



## NEW LAB MEMBERS

PG. 16



LOOK FOR ME!

## LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2011 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2011 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nillife.com](http://www.nillife.com). *Check your production! If there is an asterisk by your position, you could be on your way to Miami, staying at the fabulous Fontainebleau Resort, and appearing on stage! The convention will be held May 30 - June 2, 2011.*





# LEADERSHIP ACADEMY

The AIL/NILICO Leadership Academy is the venue for developing the fundamental skills and strategies required to become a successful SA, GA, MGA, RGA, and SGA. It's more than acquiring skills for the moment; it's really about developing skills and confidence for life. Attending a Leadership Academy can:

- Open doors to exciting leadership opportunities
- Build confidence and people skills
- Teach you how to plan, manage, prioritize, and work well under pressure
- Provide you with inside contacts to support you in your efforts

Don't take our word for it – read what attendees have said about the experience!

“It's a great opportunity to go to a class being taught by great leaders such as Larry Strong, Domenico Bertini, Roger Smith, Scott Smith, Rob Falvo. The top SGAs even come to talk about what they have done to get them where they are. So is going to LDS worth it? Without a doubt!”

— Billy Wilder (Akers)

“It was phenomenal!! I was completely blown away by the speakers. Hearing their stories of how they rose to the top in such a short period of time was very encouraging. It is amazing how fast we all can advance in this company if you put forth the effort. I am so grateful to work for a company that cares as much as AIL does. I can't wait for LDS 201!”

— Jessica Santamarina (Hogan)

“Leadership Training was an experience I will never forget. I have gained a lot of knowledge while interacting with my peers and the Senior Managers. I will continue to expect success out of AIL, my team, and myself.”

— DeAnthony Hartman (Rumbuc)

The calendar for 2011 Leadership Academy opportunities is still in development. Stay tuned!

For further inspiration, visit [www.aillacademy.com](http://www.aillacademy.com)



**“Leaders instill in their people a hope for success and a belief in themselves. Positive leaders empower people to accomplish their goals.” — Brian Tracy**

## Direction



**Larry Strong**

*Vice President of Agency Leadership Development*

## Income is the Outcome

“We make a living by what we get, but we make a life by what we give.”  
—Winston Churchill

A recent conversation with one of our MGAs reminded me why I still love what I do. He was relating a personal situation about one of his new agents, whom I shall call Bob. Bob, it seems, has had some recent challenges in his life having to do with a marriage gone wrong, mother out of the picture, a single dad raising a daughter, struggling financially, and embarking on a new career with AIL, where he has to work nights and be away from his daughter. Bob is doing phenomenally well — beyond his wildest imagination — and the MGA is MAKING THE DIFFERENCE in Bob's life, not to mention his daughter's life.

As I reflect on my own career, I am able to see a definite, chronological pattern of growth in terms of what seemed important to me at the moment. Can you see it?

- Figuring out if I was going to be able to pay my bills doing this
- Knowing I was going to make a living doing this
- Desiring recognition for making a great living doing this
- Wanting to build a team so I could make more money
- Making more money
- Desiring recognition for building a great team
- Desiring a promotion
- Getting a promotion
- Wondering what else there was besides money, recognition and a promotion
- Desiring to make a difference in people's lives
- Realizing that making a difference in people's lives is the best compensation in the world
- Having a passion for encouraging others to make a difference in people's lives

There it is. Our income is the outcome of making a difference in someone's life.

The families we serve and to whom we provide benefits can worry about something else on the worst day of their lives, the day they lose a loved one, rather than how they are going to pay for funeral expenses — because one of our agents made a difference in their life.

The agent we recruited a few months ago is getting caught up on her unpaid bills, bankruptcy is now out of the question, and she and her husband are planning the family vacation they thought they would never get to take — because one of our field trainers or managers made a difference in that agent's life.

One of our MGAs is moving his family across the country to have the opportunity to become a successful SGA, to make a difference at that level—because his SGA made a difference in his life.

The true character and fiber of AIL/NILICO is that all of the successes, prosperity, advancement, recognition, rewards, dreams realized and the memories we take away are the outcome of making a difference.

Mother Teresa said, “I am a little pencil in the hand of a writing God who is sending a love letter to the world.” Let's be especially thankful during this time of year to all those who have made a difference in our lives. And may our incomes continue to be blessed by virtue of making a difference!

Stay Strong! Lead On!



## Bonus

### LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$20,586	Jatoft-Foti
Ernesto Magat	20,530	Jatoft-Foti
Stephen Hill	16,754	Steve Friedlander
Norman Sellen	12,187	Steve Friedlander
Taina Lameko	11,068	Steve Friedlander
Simon Rolland	10,601	Steve Friedlander
Stephen Jubrey	9,008	Oldham-Bianchi
Bobby Gujral	8,109	Altig-Orlovic
Serah James	7,655	Steve Friedlander
Darron Hacker	7,450	Surace-Smith

### WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Ryan Kendl	\$7,110	Altig-Orlovic
Casey Sperzel	5,814	Travis Moody
Erez Shabtay	5,428	Cohen-Cohen
Ofa Tupouniua	4,937	Steve Friedlander
Kien Doan	4,208	Jatoft-Foti
Yvonne Zarathustra	4,103	Jatoft-Foti
Ben Halali	4,092	Jatoft-Foti
Mercedes Ayala	3,362	Eric Giglione
Ha Nguyen	3,337	Jatoft-Foti
James Keefer	3,260	Simon Arias

### REINSTATEMENT BONUS

Qualifier	Amount	SGA
Lance Martin	\$3,957	Surace-Smith
Nabil Spahi	1,781	Eric Giglione
Ronald Friedlander	1,778	Theodore Pappas
Sami Mogannam	1,491	Jatoft-Foti
Lisa Sanders	1,384	Eric Neal
Evan Holzhauer	1,080	Eric Giglione
Nicole Bailey	1,016	Altig-Orlovic-Deley
Steven Lucero	991	Jatoft-Foti
Frank Kolligian	982	Slav Bitman
James Larkin	967	Theodore Pappas

**Bonus Total: \$1,617,896**

## Dear Future SGA



### SGA Career Track

Whether you are new to our company or even someone with tenure, have you ever wondered what you had to accomplish in order to be promoted to State General Agent? The answer is simple— achieve these three levels.

If you have any questions, please feel free to set up a conference call with your State General Agent and me. I look forward to seeing you achieve your dream of financial security!

— **Larry Strong**  
Vice President, Agency Leadership Development

#### Level 1: Qualifying

For you to qualify you must meet the following criteria:

- 2 years of continual service with AIL/NILICO
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

#### Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and myself to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

#### Level 3: Getting an Offer

After conferring with your SGA, I will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person who they feel they need to keep.) This process has been in place since January 2008, resulting in 42 SGA promotions, and there will be many more.

## Q3 Contributions

Contributions listed are from July through September consisting of contributions of \$500 or more.

### American Income & National Income

<b>\$35,000</b> — Elderly Housing Development and Operations Corporation	<b>\$2,500</b> — Environmental Health Fund as a business supporter of the American Sustainable Business Council
<b>15,000</b> — International Union of Police Associations for sponsorship of IUPA's 2012 Convention	<b>2,500</b> — Motion Picture and Television Fund
<b>5,000</b> — Children's National Medical Center/Dr. Bear's Closet	<b>2,400</b> — Teamsters National Black Caucus for the 35th Annual Educational Conference and Banquet
<b>5,000</b> — DC Labor Film Fest	<b>1,500</b> — American Postal Workers Union for an exhibit booth at their National Convention in Detroit
<b>5,000</b> — Economic Policy Institute	<b>1,000</b> — SMWIA Scholarship Foundation for the 30th Annual Edward Carlough Invitational Golf Tournament
<b>5,000</b> — Guide Dogs of America	<b>600</b> — CMRAVE for Helmets to Hardhats and SMGA Golf Tournament
<b>5,000</b> — LCLAA 18th National Membership Convention	
<b>5,000</b> — OPCMIA Scholarship Foundation	
<b>5,000</b> — Texas AFL-CIO Scholarship Fund	
<b>2,500</b> — Actors Fund	

### Top Contributions of Centralized PR

<b>\$15,000</b> — The One Charity Golf Classic - Golf Tournament	<b>\$750</b> — Central Oklahoma Labor Federation and Friends Banquet
<b>12,500</b> — Fondation de L' Ecole Horizon Soleil - SCEP Golf Tournament	<b>748</b> — UFCW 1546 Leukemia Fundraising Event
<b>5,000</b> — IBT 120 - Golf Tournament	<b>605</b> — Broward County AFL-CIO Labor Day Ball - Ad
<b>5,000</b> — Royal Canadian Legion Nova Scotia Nunavut Command Bursaries	<b>600</b> — Northeastern Illinois Federation of Labor, AFL-CIO - Ad
<b>3,000</b> — Ohio AFL-CIO Convention	<b>600</b> — SEIU 73 Golf Tournament - Scholarship
<b>3,000</b> — Hawaii State AFL-CIO - Scholarship Fund	<b>600</b> — MI UFCW Locals 876 & 951 - Great Lakes Shoot for a Cure
<b>2,500</b> — Contra Costa Labor to Labor - Ad	<b>600</b> — Missouri AFL-CIO 25th Biennial Convention
<b>2,500</b> — Sacramento Central Labor Council - Labor Day Awards	<b>577</b> — Saskatchewan Snowmobilers Association Trade Show
<b>2,500</b> — The Labor Foundation for Working Families - Sponsorship	<b>575</b> — VA Association of Volunteer Rescue Squads - Conference
<b>2,500</b> — Saskatchewan Federation of Labour Healthcare Brochure	<b>571</b> — UA 250 - Raffle Prize
<b>2,100</b> — Community Services of Central Maryland - Golf Tournament & Ad	<b>550</b> — AFL-CIO Puget Sound Labor Agency - Labor Day Celebration Raffle
<b>2,000</b> — Operating Engineers Scholarship Fund - Golf Sponsorship	<b>548</b> — IBT Joint Council 65 Golf Outing - Raffle Prize
<b>2,000</b> — Office of Financial Aid Michigan State Univ - Scholarship Donation	<b>548</b> — Chicago & Cook County Building Trades - Raffle Prize
<b>2,000</b> — Winnipeg Labour Council - Citizens Coalition	<b>525</b> — Connecticut AFL-CIO - Sponsorship
<b>2,000</b> — New York State AFL-CIO - Ad	<b>516</b> — Rotary Club of San Francisco Sponsorship
<b>1,750</b> — CUPE 500 - Scholarship	<b>500</b> — Child Find BC - Michael Dunahee Slo-Pitch Tournament of Hope Donation
<b>1,700</b> — Alex Sugarcamp MacDonald Memorial Golf Tournament - Gold Sponsorship	<b>500</b> — IAM 160 - Run for the Dogs
<b>1,695</b> — New Brunswick Federation of Snowmobile Clubs	<b>500</b> — IBT 710 & Golden State Foods Foundation - 2010 Golden Ride
<b>1,600</b> — All Charities Teamsters - Silver Sponsorship	<b>500</b> — UFCW 1459 - Golf Tournament
<b>1,500</b> — MD State and DC Building Trades Council - 2010 Convention (Bronze Level)	<b>500</b> — Savannah Labor Council Labor Day Picnic - Platinum Sponsorship
<b>1,500</b> — Laborers Local 300 Scholarship Fund - Scholarship	<b>500</b> — UFCW Region 4 - Person of the Year Award
<b>1,500</b> — Local 294 Teamsters Care - Golf Tournament	<b>500</b> — Kentucky Labor Management Conference - Sponsorship
<b>1,500</b> — Spectrum FCU FBO Children's Miracle Network - Silver Sponsorship	<b>500</b> — New Hampshire AFL-CIO
<b>1,500</b> — DC 1707 AFSCME Scholarship Fund	<b>500</b> — New Brunswick Construction and Building Trades Council - Golf Sponsorship
<b>1,500</b> — Teamsters JC 42 - Donation for Annual Womens Conference	<b>500</b> — ATV Association of Nova Scotia - Ad Sponsorship
<b>1,500</b> — UFCW - Leukemia and Lymphoma Society Charity Event	<b>500</b> — Cosmetology Association of New Brunswick - Donation
<b>1,200</b> — MN Building Trades Convention	<b>500</b> — Palm Beach Treasure Coast AFL-CIO Labor Day Picnic - Ad
<b>1,200</b> — District Council 16 - PATCH Day Fundraising Drive	<b>500</b> — IAMAW District Lodge 60 - Guide Dogs of America Golf Sponsorship & Ad
<b>1,100</b> — IAMAW District Lodge 190 - Golf Sponsorship	<b>500</b> — Teamsters Hispanic Caucus NJ Chapter - Ad
<b>1,000</b> — CWA 1106 Sponsorship Fund - Ad	<b>500</b> — CWA 1101 - The Dennis Diemer Scholarship Fund
<b>1,000</b> — NS Federation of Labour - Bursary	<b>500</b> — Long Island Federation of Labor Constitutional Convention
<b>1,000</b> — Communications Workers of America Local 9423 Education Fund	<b>500</b> — Sacramento Central Labor Council - Gold Sponsorship
<b>1,000</b> — Arizona Building and Construction Trades Golf Tour Sponsorship	<b>500</b> — Fore Community Impact Charity Golf Tournament - Sponsorship
<b>1,000</b> — UFCW 770 - Icaza Foundation Golf Tournament	<b>500</b> — Orange County Labor Federation - Labor Day Picnic Sponsorship
<b>1,000</b> — New Jersey Citizen Action Education Fund - Scholarship	<b>500</b> — West Central FL Federation of Labor, AFL-CIO Labor Council - Labor Day Celebration
<b>1,000</b> — Maricopa CLC - Operation Freedom Bird	<b>500</b> — AIMTA Quebec District 11 - Guide Dogs Golf Tournament Sponsorship
<b>1,000</b> — AFSCME Council 75 - Convention	<b>500</b> — Texas AFL-CIO Scholarship Fund
<b>1,000</b> — UFCW 135 Charity Golf Classic Tee Sponsorship	<b>500</b> — UFCW 1400 - Leukemia and Lymphoma Society Light the Night Golf Tournament
<b>1000</b> — MN AFL CIO Convention	<b>500</b> — South Carolina AFL-CIO - Scholarship Donation
<b>896</b> — Laborers District Council Golf Outing - Raffle Prize	<b>500</b> — Tennessee AFL-CIO Labor Council - Labor Management Conference
<b>896</b> — Teamsters Joint Council - Golf Sponsorship	<b>500</b> — IBEW 77 Spring and Fall Conference - Sponsorship
<b>850</b> — SEIU 1 - Brook Lynn Charity Golf Sponsorship	<b>500</b> — North Central States Regional Council of Carpenters - Scholarship Donation
<b>800</b> — Texas State Employees Union CWA 6186 - Sponsorship	
<b>800</b> — Teamsters California State Cannery Council Conference - Sponsorship	
<b>800</b> — Long Islands Credit Union Golf Tournament	
<b>787</b> — Alberta Snowmobile Association - Bronze Sponsorship	



## ■ Anniversaries

**32 Years of Service**  
Donald Spohn, PR

**28 Years of Service**  
Josh Chalom, SGA  
James Surace, SGA

**27 Years of Service**  
Cindy Furer, SGA

**Robert Whittinghill, SGA**

**25 Years of Service**  
Don Foti, SGA

**24 Years of Service**  
Mark Bleier, Agt  
Irene Rurycz, PR

**23 Years of Service**  
Billy Sauers, PR

**22 Years of Service**  
Erik Graham, RGA

**19 Years of Service**  
Rona Spano, PR

**17 Years of Service**  
Robin Andrade, PR  
Chris LaFond, SGA

**15 Years of Service**  
William Heath, Agt

**12 Years of Service**  
Paul Rumbuc, SGA  
Scott Sonnenberg, SGA

**11 Years of Service**  
Mark Gagliardi, PR  
Al-Karim Walji, Agt

**10 Years of Service**  
Janice Dixon, Agt  
Sidney Hodgskiss, MGA  
Arthur Westergren, Agt

**9 Years of Service**  
Harold Canter, SA  
John Farley, Agt  
Rhonda Shaffer, Agt  
J T Tasker, PR  
Cynthia Wilhelmi, Agt

**8 Years of Service**  
Philip Currie, Agt  
Robert J Dunn, MGA  
Ronald Friedlander, Agt

**7 Years of Service**  
Willie Hayden, Agt  
Eric LaBossiere, RGA  
Maijargal Sukbaatar, Agt

**6 Years of Service**  
Robert Appel, Agt  
Hank Gordon, Agt  
Dawn LeBlanc, Agt  
Brandon Teter, RGA

**5 Years of Service**  
Steven Edgell, Agt  
Kenji Leonard, Agt  
Sabrina Lloyd, RGA  
Sunny Robinson, PR  
Greg Stewart, GA  
Dennis Titcombe, GA  
Charlie Warren, Agt

**4 Years of Service**  
Noel Ables, RGA  
Glen Hardeman, PR  
Katy Hogge, PR  
Carlos Ramos, PR  
Robert Webb, Agt

**3 Years of Service**  
Felix Berger, GA  
Arlene Grosso, MGA  
Jennifer Holliday, GA  
Kevin Holtz, SA  
Sita Pereira, MGA  
David Saez, Agt  
Melissa Schroeder, Agt  
Karen Sessing, GA  
Amy Shui, Agt  
Eric Trautloff, SA  
Loralee Vasquez, MGA

**2 Years of Service**  
Andrew Aaron, RGA  
Justin Adams, RGA  
Rajeev Arora, GA  
Lacy Byrd, PR  
Stephen Castleman, PR  
Frank Cousins, MGA  
Diane Crawford, Agt  
Lori Dacyk, MGA  
Dee Hettinger, PR  
Brenda Howell, MGA  
Maria Hunter, Agt  
Azurde Johnson, PR  
Emily Langthorn, PR  
Lleison Martinez, MGA  
Jocelyn McFarland, MGA  
John Passi, SA  
Yadollah Pourjalali, SA  
Vaaufiao Robertson, Agt  
Ryan Saridakis, Agt  
Joseph Schroeder, Agt  
Paul Snyder, Agt

Rob Speers, Agt  
Clinton Talbert, GA  
Bruce Viaje, MGA

**1 Year of Service**  
Adeyemi Akinade, SA  
Derron Alexander, GA  
Ronald Barkley, SA  
Irene Bertucci, Agt  
Ashley Cesta, Agt  
Dina Cobos, MGA  
Adrienne Collins, GA  
Gordon Davies, Agt  
Scott Davis, MGA  
Scott Davison, SA  
Whitney DeLong, MGA  
Mack Doby, MGA  
Kristen Duncan, Agt  
Jared Earl, MGA  
Sonja Erickson, Agt  
Lee Fivenson, PR  
Tony Fox, MGA  
Craig Friestad, SA  
Faamaoni Fruean, Agt  
Gary Garofalo, Agt  
Mark Glazer, MGA  
Jason Gold, MGA  
Anthony Gozzo, MGA  
Andrew Helgeson, MGA  
Tiffany Hepner, Agt  
Jerry Hussey, Agt  
Nic Iagulli, Agt  
Henrietta Jackson, Agt  
Steven Janev, SA  
Hinenui Jury, SA  
Lucinda Kaptur, Agt

Michael Knutson, Agt  
Harry Kochi, MGA  
Frank Kocken, SA  
Jeanette Lancaster, SA  
Bervina Lane, Agt  
Courtney Lovsteen, Agt  
Tian Luo, SA  
Vilisoni Mafileo, Agt  
Mark McElroy, RGA  
Cedric Moore, MGA  
Jeffrey Nava, SA  
Linzy Newman, GA  
John Nielson, PR  
Robert Nolan, SA  
Alicia Olson, MGA  
Daniel Paris, Agt  
Afamasaga Pavihi, Agt  
Charles Perkins, Agt  
Sosefo Petelo, SA  
Sheree Risley-Aragon, MGA  
Jose Rubio, MGA  
Trudy Sakaguchi, Agt  
Roberta Saley, Agt  
Andrell Smith, Agt  
Patrena Smith, PR  
Robert Smith, SA  
Matthew Stephenson, Agt  
Huia Stone, GA  
Chau Tran, GA  
Siupeli Tuitupou, GA  
Ofa Tupouniua, GA  
Jian Wang, Agt  
Ellen Weinstein, Agt  
Tonyon Williams, RGA  
Bei Xie, Agt

## ■ New SGAs



**Jeremy Harbin**

Springfield, IL

With the Company less than two years, Jeremy says the dream to become an SGA was placed in him by Joe Diecedue starting from Day One. The former Manager for the City of Conway, AR, says he's the "perfect example" of what Opportunity Unlimited means. "I'm proof that it's real, that what we say is true, and it can happen really fast." Jeremy says that wife, Jessica, and six year-old son, Caden, support him 110%.



**Greg Sinner**

Jacksonville, FL

Greg started with American Income in 2006 as a Director of Recruiting then transitioned to a Director of Sales. Greg married SGA Elaina Bosco in 2009. The birth of their now 7 month-old son, Logan, was the impetus for his desire to partner with his wife as an SGA. "Family is what keeps me grounded. I really appreciate the opportunity I've been given. It allows me to better balance work and family."



**Nick Wolle**

Hurricane, WV

Nick has been with the American Income since July 2008. He came to the Company immediately after graduating from Marshall University. Although he double majored in Finance and Economics, he says he became frustrated when he was unable to find jobs in his field that did not require prior experience. "I became an SGA to grow professionally and financially. This is a great opportunity to tap into the creative side of my leadership to abilities."

## ■ Promotions

**STATE GENERAL AGENT**  
Jeremy Harbin  
Greg Sinner  
Nick Wolle

**REGIONAL GENERAL AGENT**  
Michael Boyer  
Jason Bratin  
Matthew DeCola  
Christian Faley  
Benjamin Greer  
Scott Hanna  
Christopher Hintz  
Robert Kanaan  
Sabrina Lloyd  
Levar Morgan  
James Raymond  
Ryan Stenglein  
Leon Thompson

**MASTER GENERAL AGENT**  
Matthew Byrnes  
Edward Corbett  
Mark Glazer  
Christopher Hendrix  
Mike Hudnall  
Zeve Katz  
Dean Lowens  
Matthew Lukesh  
Rachael Mears

Syed Quadri  
Natalie Soboleva  
Jamie Solis  
Cody Terrell

**60% GENERAL AGENT**  
Mark Danner  
Betty Hewlett  
Arlette Reyes  
Jeffrey Stevens  
Chau Tran  
Thomas Watkins  
John Windham

**57.5% GENERAL AGENT**  
Herman Fennell  
Frederick Hyde  
Ariana Jones  
Maria Lealalauloto  
Daniel McQuoid  
Ryan Neel  
Mark Wyner

**55% SUPERVISING AGENT**  
Chenyn Allen  
Luis Alvarez  
Duane Anderson  
Jeremiah Arellano

Matthew Barrion  
Joseph Brady  
Baylee Burrowes  
Alexander Daskalakis  
Niurka de Armas-Duran

**Nathan Foti**  
Clayton Herron  
Christian Jurado  
Frank Kocken  
Taylor Kramer  
Mario Meza  
David Moir  
Traci Murphree  
Natosha Neal  
Ryan Neel  
Kristy Nguyen  
Robert Nolan  
Nazario Ortiz  
Jeffrey Perry  
Ricardo Quick  
Peter Stay  
Bobby Szwaja  
Robert Wyatt  
Amelia Zeiger

**52.5% SUPERVISING AGENT**  
Maurice Baritz  
Brianna Bright

Josephine Brown  
Jason Bucovetsky  
Harold Cantillo  
Chibruetze Chikere  
Michael Clemente  
Chris Coulter  
Bryan Czajkowski  
Juan L de la Cruz  
Shannon Eberle  
Steven Fauth  
Jose Flores  
Nicole Gerber  
Sara Gilley  
Jorge Guerra  
William Hand  
Raymond Hatten  
Justin Henjum  
Debra Hunter  
Delores Jettmelton  
Christina Johnson  
Christopher Johnson  
Richard Ladd  
Aliyat Lecky  
Sean Leeman  
Darius Lewis  
LaTonya Lindsay  
Poasi Maafu  
Amy MacLamroc

Michael McGonigle  
Jordan McGuire  
Patrick McKrill  
Charles McMMain  
Jeremy Milam  
Gary Mora  
Krista Morris  
Keni Patterson  
Ardley Pierre  
Kenneth Potvin  
Ryan Reausaw  
Jonathan Rightler  
Phillip Rigoli  
Mark Rothschild  
Michelle Ryan  
Peter Santora  
Jesse Smith  
Leslie Solomon  
Jessica Spring  
John Surprenant  
Alafou Tupuola  
Vatapuia Vavau  
Peter Viteri  
Serea Watson  
Bryon Welch  
Tyler Zemenchik

## ■ Director of the Month

Leaders growing leaders!

### Domenico Bertini

Domenico had 26% of November Recruiting Standard and 146% Growth in ALP over November last year!

Thanks for making a difference!



Leaders growing leaders!

### Patti Morgan

Patti had positive lead growth of 417.

Your efforts keep us growing!







**Debbie Enstedt**

Vice President of  
Public Relations Field Operations

## Relationships Make the Difference

### With Our Leaders

The relationships we share with our leaders facilitate personal and professional growth. Leaders make a commitment to mentor and develop our future leaders. A good leader celebrates in our successes, and in that spirit, I am pleased to announce a PR Director Award for promoting PR Managers or PR Directors outside of their area.



Clockwise, from left: AIL President and CEO Roger Smith congratulates Susan Fuldauer, Tim Farr, Patti Morgan, and Laurie Onasch.

### With our Marketplaces

Our Public Relations strategy is simple and straightforward: we create win/win partnerships with unions, associations, and credit unions to generate third party endorsed leads for the Agent field force. The PR team is the face of the Company to these organizations.

AIL/NILICO representatives are the face of the Company to the members of those organizations. Interaction with members in their homes and on the phone directly impacts the relationship we have with the organization. Positive interaction between the member and the representative allows us to mail and generate leads with each renewal. It's a team effort, and it's all about building and maintaining relationships.

Clear communication is key to the success of those relationships; the key to clear communication is consistent, effective training. To this end, I announced at the SGA meeting that we are developing a teaching DVD for SGAs to show when training new Agents. The DVD outlines proper policies and procedures for Agents when interacting with group members, whether on the phone or face-to-face. Although designed specifically to train new Agents, we feel confident that every Agent, regardless of tenure, can benefit from this valuable information.

We're very excited that this tool will be available to SGAs by the first of the year. Thanks for your ongoing efforts to build and maintain strong relationships.

# Manager's First Time 15% Contest October Winners

TOTAL October PAYOUT  
**\$61,121.51**  
TOTAL Contest PAYOUT YTD  
**\$240,688.49**

Name	Bonus	Count	Agency
Ben Halali	\$2,362	5	Jatoft-Foti
Taina Lameko	1,620	7	Steve Friedlander
Javier Sandoval	1,595	5	Steven DiChiaro
Stephen Jubrey	1,461	3	Oldham-Bianchi
Levar Morgan	1,450	4	Theodore Pappas
William Smith	1,405	4	Steve Friedlander
Victor Vicario	1,301	4	T J Powers
Syed Quadri	1,220	3	Theodore Pappas
Joshua Goodman	1,100	2	Steven DiChiaro
Haoyu Xu	1,072	2	Imran Satti
Simon Rolland	1,014	2	Steve Friedlander
Matt Flores	1,001	3	Cohen-Cohen
Ernesto Magat	926	2	Jatoft-Foti
Allen Nelson	815	3	Steven DiChiaro
Daniel Orr	810	3	Imran Satti
Doreen Ryan-Foti	780	2	Jatoft-Foti
Henry Ingraham	774	2	Williams-Zophin
Benjamin Greer	733	4	Steve Greer
Siupeli Tuitupou	703	4	Steve Friedlander
George Noujaim	651	1	Phillip Prata
Ryan Neel	651	4	T J Powers
Alan Weissen	631	1	Eric Giglione
Jason Adamo	616	3	Matt Wolfanger
Maureen Brunet-Forchilli	599	2	Oldham-Bianchi
Kraig Jilge	586	3	Jatoft-Foti
Michael Mandella	568	2	Chris LaFond
Jason Bratin	557	3	Theodore Pappas
Michael Williams	545	3	Matt Henderson
Alex Hernandez	536	1	Jennings-Dimitrova
Tian Luo	536	2	Imran Satti
Jessica Wilhite	526	2	Matthew Hogan
Lee Jeffers	518	1	Altig-Orlovic
Christian Fahey	517	1	Eric Giglione
Patrick Bendure	500	2	Surace-Smith
Shane Burns	491	1	Simon Arias
Samantha Chui	485	1	Matthew Hogan
Roger Fung	481	2	Altig-Orlovic
Alba Wandurraga	473	2	Josh Chalom
Raymond Angeles	466	2	Altig-Orlovic
Leane Nguyen	463	2	Jatoft-Foti
Joshua Olin	458	1	Altig-Orlovic-Hay
Pamela Shafer	438	2	Robert Shafer
Jonathan Emura	438	1	Altig-Orlovic
Michael Vasu	421	2	Surace-Smith
Kilisimasi Segal	419	2	Steve Friedlander
Juan Cardona	413	2	Chris Hernandez
Seini Mafi	410	3	Steve Friedlander
Kathryn Chaisson	408	2	Joe Manone

Name	Bonus	Count	Agency
Bobby Szwaja	\$404	1	Theodore Pappas
Maria Greene	395	1	Jatoft-Foti
James M Allen	390	2	Travis Moody
Chantal Levy	390	2	Jatoft-Foti
Kellen Cuttance	383	1	Slav Bitman
Daven Hermosura	368	1	Altig-Orlovic
Serah James	361	1	Steve Friedlander
Justin Smith	360	2	Steve Friedlander
Daniel Umbertone	352	3	Samuel LaSala
Carlo Bonifazi	352	1	Bob Olson
Matthew Turnquist	346	3	Steven DiChiaro
Christine Morrow	341	1	Steve Hartman
Darren Miller	340	1	Joe Manone
Gil Legarte	332	1	Jatoft-Foti
Hyungjun Kae	328	1	Altig-Orlovic
Loralee Vasquez	327	1	Altig-Orlovic-Deley
Darrell Jones	315	1	Eric Giglione
John Windham	297	2	Steven DiChiaro
Justin Adams	295	2	Simon Arias
Marcus Noel	287	1	Altig-Orlovic
Jared Mlinarich	282	1	Paul Rumbuc
Evan Holzhauer	281	1	Eric Giglione
London Burnett	281	1	Surace-Smith
Rodney Ward	278	1	Paul Rumbuc
David Iriye	271	1	Cohen-Cohen
Kenneth Greer	268	1	Steve Greer
Rory Crockford	267	1	Altig-Orlovic
Christopher Hintz	263	1	Altig-Orlovic
Atta Saleh	251	1	David Hausman
Josh Wheeler	250	2	Surace-Smith
Zachary Hart	249	1	Altig-Orlovic-Deley
Francis Ifopo	248	1	Steve Friedlander
Theresa Setefano	246	1	Steve Friedlander
Danielle Jankowski	244	3	Michael LiBassi
Ariana Jones	242	2	Theodore Pappas
Loushon Barrett	236	1	Carla Miller
Rencel Jones	234	1	Slav Bitman
Kyle Klipp	225	1	Steven DiChiaro
William Rappe	219	1	Dan Rubio
Robert Black	213	1	Fred Hadayia
Timothy Kieran	212	1	Laura Fisher
Tracy Haden	210	1	Steve Greer
Colin Lyse	209	1	Altig-Orlovic-Lyse
Leon Thompson	205	1	Altig-Orlovic-Hay
Harmandus Buckle	203	1	Bob Olson
Henry Gogolin	203	1	Altig-Orlovic
Michael Phillips	201	1	Steven DiChiaro

### Top Contest Current Month Winners:

Ben Halali  
\$2,362  
Jatoft-Foti



Taina Lameko  
\$1,620  
Steve Friedlander



Javier Sandoval  
\$1,595  
Steven DiChiaro



Stephen Jubrey  
\$1,461  
Oldham-Bianchi



Levar Morgan  
\$1,450  
Theodore Pappas



Please note: Bonuses listed consist of \$200 or more. For full contest details, visit [www.aillife.com/spotlight.aspx](http://www.aillife.com/spotlight.aspx)



# REVAMPED RECRUITING WEBSITE!

At long last, [workatail.com](http://workatail.com) and [workatnilico.com](http://workatnilico.com) have been redesigned! Now, from initial contact on the web through the entire recruiting process, all recruiting materials are consistent to AIL/NILICO's recruiting brand – Opportunity Unlimited!

The new recruiting site quickly engages potential Agents to discover Opportunity Unlimited with video testimonials and interactive maps of SGA offices in the U.S., Canada, and New Zealand. The site also includes motivating and inspirational messages from sales leadership, information about training, incentives, and much more. It's as easy as ever for recruits to get started – all they have to do is give us their contact information.

In addition to updating the look and functionality of the recruiting sites and optimizing for SEO, we have given the sites new names: **AILCareers.com\*** and **NILICOCareers.com\***. The new names more accurately reflect what representatives can expect from

our Company – a career. The AIL site went live Friday, November 5th, and the NILICO site will be live soon.

With all of these changes and enhancements, you can be confident that prospective representatives have a positive first impression of our Company and Opportunity Unlimited!

**\*NOTE:** The old addresses — [www.WorkAtAIL.com](http://www.WorkAtAIL.com) and [www.WorkAtNILICO.com](http://www.WorkAtNILICO.com) — will continue to work for some time, but be sure to update your outgoing recruiting letters and any other place you promote the recruiting sites with the new [www.AILCareers.com](http://www.AILCareers.com) or [www.NILICOCareers.com](http://www.NILICOCareers.com) address.



**Success Stories**  
Real testimonials from real people to sell the dream



**Office Locator Map**  
Links interested candidates to your agency website

# 2012 Convention May 22-25, 2012



- All-inclusive 5-star luxury
- Every room is a suite
- 11 pools
- Jack Nicklaus golf course
- The Rock Spa
- 11 restaurants
- 15 bars
- Large, Las Vegas-style casino
- Nightclubs

Update your passport so you're ready to rock!



# MAKE THE DIFFERENCE

## 2010 November SGA Meeting

The fall SGA Meeting was held November 7-10 at the Gaylord Texan Resort in Grapevine, Texas. The high-energy program featured President and CEO Roger Smith's opening remarks, in which he announced the theme for 2011, "Make the Difference." He pointed out that while individuals can make a difference, a group of people, united in purpose, can *Make the Difference*. We can *Make the Difference*.

Informative Breakout Sessions focused on various Best Practices, CAS, PR Circle, the Needs-Based Laptop Presentation, and 2011 Goals and Plans.

The convention dates and destination for 2012 were announced: May 22-25, 2012 at the Moon Palace Hard Rock Resort and Casino in Punta Cana, Dominican Republic!

The meeting was not without its humorous moments, as Executive Vice President and Chief Marketing Officer Scott Smith announced the winners of his Bikini ALP Contest. Losers wore oversized T-shirts with colorful imprinted bikinis, and were instructed to "walk the walk" to the stage for photos with their winning counterparts.





# 4 NEW LABOR ADVISORY BOARD MEMBERS

American Income Life and National Income Life Insurance Companies are pleased to announce that Mary Kay Henry, President of Service Employees International Union (SEIU), CTW, CLC; Robert Gleason, Secretary-Treasurer of the International Longshoremen's Association (ILA), AFL-CIO; Raymond Hair, International President of American Federation of Musicians and James Boland, President of International Union of Bricklayers and Allied Craftworkers (BAC) have been named to the Labor Advisory Board.



Mary Kay Henry



Robert Gleason



Raymond Hair



James Boland

Mary Kay Henry is a Michigan native, who has represented health care workers at the SEIU for nearly 30 years. After graduating from Michigan State University, she began working with SEIU in 1979, and rose to become a leader and chief health care strategist. She was elected to the International Executive Board in 1996. In June 2004, Henry was elected to serve as an International Executive Vice President of SEIU, leading the union's efforts to build a stronger voice for health care workers. She helped lead the fight to expand health care for millions of children and strengthen the State Children's Health Insurance Program (CHIP). She was elected International President in May of 2010, and is the first woman to lead the union.

An active champion of health care reform, Henry envisions a U.S. health care system that provides universal coverage and gives front-line caregivers a real voice in patient care. She is a member of the executive board of Families USA, a national nonprofit organization dedicated to the achievement of high-quality, affordable health care for all Americans. She was formerly a labor adviser to and member of the U.S. Catholic Conference of Bishops' Subcommittee on Catholic Health Care. Henry was named one of the nation's "Top 25 Women in Healthcare" for 2009 by Modern Healthcare magazine.

Henry is leading a national effort by SEIU to build new kinds of partnerships with hospital employers-partnerships that will improve the quality of patient care, strengthen the hospital's competitive performance, and give workers a voice in decisions that affect care and working conditions. Henry is also active in the fight for immigration reform and gay and lesbian rights. She is a founding member of SEIU's Gay and Lesbian Lavender Caucus.

Robert Gleason became the fourth generation in his family to work in the longshoring industry when he entered the union in 1957 as member of ILA Local 1. Between 1961 and 1963, he served in the U.S. Army, stationed with the Transportation Corps in the Panama Canal region. After active duty, he first worked with Seatrains and later with the U.S. Department of Transportation in Washington. Gleason was elected to a four year term as Secretary-Treasurer of the Atlantic Coast District at the District's 1983 convention, and again in 1987. Gleason has been Secretary-Treasurer of the ILA since 1991. Since October 2002, he has served as a Vice President and Executive Board member of the New York State AFL-CIO.

Gleason has represented the ILA at numerous conferences sponsored by the U.S. Department of Transportation's Maritime Administration to study Short-Sea Shipping, helping to formulate policies and programs to create more energy conscience and environmentally sound alternative methods of delivering cargo to America's ports. He is a member of the ILA's Civil Rights Committee and serves as Secretary-Treasurer of the ILA's Children's Fund, which has raised over \$2 million for Paul Newman's Hole in the Wall Gang Camp in Ashford, Connecticut. He also coordinates the union's Committee on Political Education program.

Mr. Gleason is a Vice President and Board member of the DC Friends of Ireland and he is a past Governor, Secretary and Vice President of the Downtown Athletic Club in New York City. He is also a member of American Legion Post 1870 in New York City.

Gleason and his wife, Judy, reside in Warwick, New York, and have two daughters, Lauren and Erin.

A 35-year resident of Denton, Texas, Raymond Hair is a professional musician who has performed for more than 45 years. He holds degrees in music from the University of Southern Mississippi and the University of North Texas, where he taught Drum Set and Percussion from 1975 through 1983.

Hair was elected president-secretary of the Fort Worth Professional Musicians Association in 1983, and was first elected to the AFM's International Executive Board in 1989, a position he held when elected as AFM International President in June, 2010. He facilitated a merger of the Fort Worth and Dallas musicians' association in 1991, creating the largest entertainment union in the southwest, now headquartered in Arlington, TX.

As its president, Hair negotiates agreements with 14 symphony orchestras, theaters and various other collectively bargained employers including the Dallas and Fort Worth Orchestras, the Dallas Opera Orchestra, the Dallas Summer Musicals, the Southwest Exposition and Fat Stock Show, as well as agreements with every major employer of professional musicians in the area.

Representing the D/FW Musicians Association, Hair has served as music director for most free-to-attend outdoor music and arts festivals in the Dallas-Fort Worth area, including the Denton Arts and Jazz Festival, Fort Worth Main Street Arts Festival, Bedford Blues Festival, Arlington's Pecan Street Festival, Racefest, The Taste of Dallas, Mansfield Music Festival and Feastfest, in addition to the Denton and Fort Worth Arts Festivals.

Hair serves as a member of the Executive Board of the Tarrant County Central Labor Council and is a former member of the North Central Texas Workforce Development Board.

James Boland became a member of BAC in 1977. He became Business Agent of BAC Local 3 California in 1988, and President in 1992. One year later he was appointed to serve as a member of the International Union's highest advisory body, the BAC Executive Council.

In 1994 Boland was named to the International Union's headquarters staff as Assistant to the Vice President for Operations overseeing trade jurisdiction matters. Later that same year, Boland was asked to take on the added field responsibilities of BAC Regional Director for California and Nevada, a position he maintained until his election to the Executive Board in 1995. He served as an Executive Vice President until June 1999. He was named Secretary-Treasurer in 2000 and re-elected in 2005. He became President in February 2010.

As President, Boland's responsibilities include formulating and supervising the IU's programs and activities consistent with the policies established by the IU Convention and in accordance with the Union's Constitution.

In addition to his Executive Board responsibilities, Boland serves as Co-Chair of the International Masonry Institute (IMI), the training and industry development arm of the organized masonry industry, the International Trowel Trades Pension Fund (IPF), the International Health Fund, and as Co-Chair of the BAC Canadian Congress.

President Boland is a Vice President of the AFL-CIO Executive Council, and services on the Governing Boards of Presidents of the Building and Construction Trades Department. He is also on the Board of Directors of ULLICO. He is a graduate of the Harvard Trade Union Program.



# Individual Producers



**1. Ryan Kendl**  
Provo, UT



**2. Ben Halali**  
San Jose, CA



**3. Erez Shabtay**  
Los Angeles, CA



**4. Ofa Tupouniua**  
Auckland, NZ



**5. Kien Doan**  
San Jose, CA



**6. Ha Nguyen**  
San Jose, CA



**7. Mercedes Ayala**  
Eatontown, NJ



**8. Kyle Wrobel**  
Cleveland, OH



**9. Elias Hazen**  
Columbus, OH



**10. Steven Edgell**  
Santa Rosa, CA



**11. Yvonne Zarathustra**  
Concord, CA



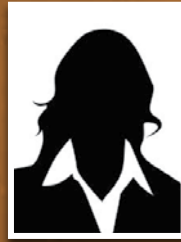
**12. Darius Lewis**  
Eatontown, NJ



**13. James Keefer**  
Pittsburgh, PA



**14. Maria Rocha**  
San Jose, CA



**15. Tone Munro**  
Auckland, NZ



**16. Pafuti Toleafoa**  
Auckland, NZ



**17. Georginna Thornhill**  
Olivette, MO



**18. Seiuli Saolotoga**  
Auckland, NZ



**19. Bruce Tan**  
Honolulu, HI



**20. Scott Davis**  
Pittsburgh, PA

## IceBreakers

**Kristy Nguyen**  
San Jose, CA  
\$16,013 Net ALP  
Ernesto Magat MGA  
Jatoft-Foti SGA

**Kevin Orcutt**  
Rochester, NY  
\$15,885 Net ALP  
Steven Jubrey MGA  
Oldham-Bianchi SGA

**Wang Huang**  
Halifax, NS  
\$14,671 Net ALP  
Haoyu Xu MGA  
Imran Satti SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## October Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Ryan Kendl	\$36,067		86.7	Nicholas Lorence	Altig-Orlovic
2.	Ben Halali	28,286		76.7	Ben Halali	Jatoft-Foti
3.	Erez Shabtay	28,177		86.4		Cohen-Cohen
4.	Ofa Tupouniua	27,906		81.0	Norman Sellen	Steve Friedlander
5.	Kien Doan	24,643	100		Ernesto Magat	Jatoft-Foti
6.	Ha Nguyen	23,675	95		Ernesto Magat	Jatoft-Foti
7.	Mercedes Ayala	22,409		71.6		Eric Giglione
8.	Kyle Wrobel	22,298		76.0	James Cunningham	Surace-Smith
9.	Elias Hazen	21,087		81.5	Darron Hacker	Surace-Smith
10.	Steven Edgell	20,809		71.1	Roger Fung	Altig-Orlovic
11.	Yvonne Zarathustra	20,056		77.1	Doreen Ryan-Foti	Jatoft-Foti
12.	Darius Lewis	19,874	95		Christian Fahey	Eric Giglione
13.	James Keefer	19,013		86.2	Casey Kunash	Simon Arias
14.	Maria Rocha	18,720		76.6	Ernesto Magat	Jatoft-Foti
15.	Tone Munro	18,600	97		Norman Sellen	Steve Friedlander
16.	Pafuti Toleafoa	17,106		71.0	Stephen Hill	Steve Friedlander
17.	Georginna Thornhill	17,084	91		Caleb Douce	Jeffery Thiel
18.	Seiuli Saolotoga	16,581	100		Stephen Hill	Steve Friedlander
19.	Bruce Tan	16,543		86.9	Christopher Clark	Altig-Orlovic
20.	Scott Davis	16,097		77.7	Scott Davis	Simon Arias
21.	Maijargal Sukhbaatar	16,082		89.0		Samuel Lasala
22.	Kristy Nguyen	16,013	100		Ernesto Magat	Jatoft-Foti
23.	Kevin Orcutt	15,885	99		Steven Jubrey	Oldham-Bianchi
24.	Amy Shui	15,664		73.6	David Ackerman	Eric Giglione
25.	Dustin Dunbar	15,430		77.2	Todd Engelson	Alt-Orl-Venekamp
26.	Amir Sedaghat	15,326		86.4	Bobby Gujral	Altig-Orlovic
27.	Fritznel Octave	15,201		72.3	Fritznel Octave	Williams-Zophin
28.	Lesina Ah Sue	15,065		79.3	Stephen Hill	Steve Friedlander
29.	Roghie Hassan Loo	15,055		72.1	Byron Paz	Josh Chalom
30.	Lily Tchen	14,769		85.5	David Iriye	Cohen-Cohen
31.	Wang Huang	14,671	100		Haoyu Xu	Imran Satti
32.	Alberto Alcalá	14,124	96		Alberto Alcalá	David Hausman
33.	Enrico Paredes	14,084		78.7	Ernesto Magat	Jatoft-Foti
34.	Scott Remyey	14,045		77.6		Eric Giglione
35.	Brian Welsh	14,022		84.4	Justin Adams	Simon Arias
36.	Bei Xie	13,553		79.2	Richard Dyer	Altig-Orlovic
37.	Amanda Beyersdorff	13,529		82.5	James Cunningham	Surace-Smith
38.	Leone Tom-James	13,525		71.2		Eric Giglione
39.	Darrell Sarmiento	13,508	88		Gil Legarte	Jatoft-Foti
40.	Michael Johansen	13,504	82		Patrick Robitaille	Altig-Orlovic
41.	Travis Picklesimer	13,314		72.5	Darron Hacker	Surace-Smith
42.	Horace Johnson	13,119		74.5	Horace Johnson	Carla Miller
43.	Katie Massart	13,103		81.6	Brenton Betts	Altig-Orlovic
44.	Melissa Losk	13,102		79.0	Melissa Losk	Jeffery Thiel
45.	Samantha Chui	13,084		79.0	Samantha Chui	Matthew Hogan
46.	Jason Duty	12,840		85.9	Jason Duty	Altig-Orlovic-Hay
47.	Debra Hunter	12,627	87		Marisa Willgruber	Fred Hadayia
48.	Ross Ewen	12,469		79.5		Scott Rehberg
49.	Max Quasem	12,452		87.1		Cohen-Cohen
50.	Lisa Wood	12,450		76.5	Stephen Jubrey	Oldham-Bianchi

ALL TIME RECORD: STEVEN STENSRUD \$71,391 Net ALP

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ofa Tupouniua	\$273,085		81.0	Norman Sellen	Steve Friedlander
*2.	Ben Halali	217,910		76.7	Ben Halali	Jatoft-Foti
*3.	Erez Shabtay	217,322		86.4		Cohen-Cohen
*4.	Pafuti Toleafoa	187,380		71.0	Stephen Hill	Steve Friedlander
*5.	Ryan Kendl	181,090		86.7	Nicholas Lorence	Altig-Orlovic
*6.	Lily Tchen	176,595		85.5	David Iriye	Cohen-Cohen
*7.	Maria Rocha	174,325		76.6	Ernesto Magat	Jatoft-Foti
*8.	Terrence Asuncion	173,395		90.8	Ernesto Magat	Jatoft-Foti
*9.	Kyle Wrobel	166,958		76.0	James Cunningham	Surace-Smith
*10.	Lesina Ah Sue	165,223		79.3	Stephen Hill	Steve Friedlander
11.	Amy Shui	165,085		73.6	David Ackerman	Eric Giglione
12.	Max Quasem	162,547		87.1		Cohen-Cohen
13.	Roghie Hassan Loo	162,105		72.1	Byron Paz	Josh Chalom
14.	Dustin Dunbar	160,381		77.2	Todd Engelson	Alt-Orl-Venekamp
15.	Amir Sedaghat	154,470		86.4	Bobby Gujral	Altig-Orlovic
16.	Gil Legarte	152,556		89.2	Gil Legarte	Jatoft-Foti
17.	Christian Napiza	150,244		78.7	Ben Halali	Jatoft-Foti
18.	Katie Massart	149,714		81.6	Brenton Betts	Altig-Orlovic
19.	Elias Hazen	143,945		81.5	Darron Hacker	Surace-Smith
20.	Filipo Havili	140,058		78.4	Lorenzo Lameko	Steve Friedlander
21.	Ross Ewen	135,330		79.5		Scott Rehberg
22.	Brock Lampe	133,597		84.1	Tiffany Roland	Altig-Orlovic
23.	Steven Stensrud	131,930		74.0	John McGrath	Altig-Orlovic
24.	Viet Chung	129,621		75.1	Ben Halali	Jatoft-Foti
25.	Rocio Price	128,105		68.2	Ben Halali	Jatoft-Foti
26.	Bruce Tan	127,092		86.9	Christopher Clark	Altig-Orlovic
27.	Robert Ulreich	125,724		87.2		Jatoft-Foti
28.	Justin Germany	124,897		81.7	Tim Smith	Dan Rubio
29.	William Parmeter	121,532		69.8	Hal Herman	Oldham-Bianchi
30.	Joey Kennedy	121,030		75.5	Jesse Lawson	Altig-Orlovic
31.	Samson Adelufosi	118,857		79.0		Eric Giglione
32.	Leone Tom-James	118,799		71.2		Eric Giglione
33.	Samantha Chui	118,026		79.0	Samantha Chui	Matthew Hogan
34.	Lydia Lozano	116,352		70.1		Furer-Whittinghill
35.	Sosefo Petelo	115,371		73.0	Lorenzo Lameko	Steve Friedlander
36.	Orett Nelson	113,377		72.0		Josh Chalom
37.	David Ramirez	112,920		83.7	Ben Halali	Jatoft-Foti
38.	Fritznel Octave	111,697		72.3	Fritznel Octave	Williams-Zophin
39.	Ilona Patterson	110,524		84.6		Imran Satti
40.	Bryant Hendley	109,949		82.2	Christine Morrow	Steve Hartman
41.	Henry Ingraham	109,624		74.5	Henry Ingraham	Williams-Zophin
42.	Kevin Davis	109,590		70.5	Kevin Davis	Williams-Zophin
43.	Luciana Mosca	109,418		83.5	Carlo Bonifazi	Bob Olson
44.	Ryan Leong	108,906		72.8	Paul Samra	Jatoft-Foti
45.	Scott Hanna	108,808		78.8	Scott Hanna	Williams-Zophin
46.	Ruben Soberanes	108,726		74.3	Doreen Ryan-Foti	Jatoft-Foti
47.	Mario Andres Chavez	107,960		90.5	Doreen Ryan-Foti	Jatoft-Foti
48.	Victor Rodos	107,902		75.5	Preeti Sahgal	Josh Chalom
49.	Michael van Delft	107,461		85.7		Imran Satti
50.	Sammar Miqbel	105,535		70.1	Ben Halali	Jatoft-Foti

ALL TIME RECORD: ROGHIE HASSAN LOO \$367,548 Net ALP



# Supervising Agents



**1. Leane Nguyen**  
San Jose, CA



**2. Talanoa Takeifanga**  
Auckland, NZ



**3. Seini Mafi**  
Auckland, NZ



**4. Mapa Vaki**  
Auckland, NZ



**5. Tian Luo**  
Halifax, NS

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Leane Nguyen</b>	\$72,634	\$72,315	92		Ernesto Magat Jatoft-Foti
2.	<b>Talanoa Takeifanga</b>	48,376	57,875	99		Simon Rolland Steve Friedlander
3.	<b>Seini Mafi</b>	45,865	47,316	100		Taina Lameko Steve Friedlander
4.	<b>Mapa Vaki</b>	38,595	43,335	98		Taina Lameko Steve Friedlander
5.	<b>Tian Luo</b>	38,405	42,197	88		Haoyu Xu Imran Satti
6.	Kraig Jilge	35,535	76,101		68.3	Ben Halali Jatoft-Foti
7.	Maureen Brunet-Forchilli	28,852	27,994	83		Stephen Jubrey Oldham-Bianchi
8.	Afuiva Vaai	28,084	28,328	96		Taina Lameko Steve Friedlander
9.	Michael Matteo	25,787	26,821		73.3	Brett Gryska Oldham-Bianchi
10.	Chantal Levy	19,242	19,337		75.0	Doreen Ryan-Foti Jatoft-Foti

ALL TIME RECORD: LUCKY FAITIITI \$95,442 1st Six Mo Agt  
ALL TIME RECORD: KRAIG JILGE \$116,116 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Kraig Jilge</b>	\$345,372	\$688,973	68.3		Ben Halali Jatoft-Foti
2.	Michael Matteo	144,155	189,250		73.3	Brett Gryska Oldham-Bianchi
3.	Roger Weisman	142,759	313,101		73.8	Stephen Jubrey Oldham-Bianchi
4.	Harvey Dixon	140,712	149,727	87		Simon Rolland Steve Friedlander
5.	Leane Nguyen	137,307	163,350	92		Ernesto Magat Jatoft-Foti
6.	Talanoa Takeifanga	129,832	174,732	99		Simon Rolland Steve Friedlander
7.	Phillip Jenkins	126,866	223,548		71.5	Michael Vasu Surace-Smith
8.	Seini Mafi	125,224	146,421	100		Taina Lameko Steve Friedlander
9.	Meliame Moeakiola	90,908	115,808	91		Taina Lameko Steve Friedlander
10.	Mapa Vaki	87,402	113,811	98		Taina Lameko Steve Friedlander

ALL TIME RECORD: LORENZO LAMEKO \$298,373 1st Six Mo Agt  
ALL TIME RECORD: MARY ANN GAELIC \$443,893 Net ALP

# General Agents



**1. Karen Gagarin**  
San Jose, CA



**2. Sione Kanongataa**  
Auckland, NZ



**3. Ryan Neel**  
Lexington, KY



**4. Matthew Turnquist**  
Denver, CO



**5. Ofa Tupouniua**  
Auckland, NZ



**6. Lucky Faaitiiti**  
Auckland, NZ



**7. Siupeli Tuitupou**  
Auckland, NZ



**8. Alexandra Graham**  
Plymouth Mtg, PA



**9. Brian Allt**  
Halifax, NS



**10. John Windham**  
Denver, CO

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Karen Gagarin</b>	\$124,320	\$148,613	73.2		Ernesto Magat Jatoft-Foti
2.	<b>Sione Kanongataa</b>	68,238	73,155	94		Serah James Steve Friedlander
3.	<b>Ryan Neel</b>	52,700	64,969		74.0	Victor Vicario T J Powers
4.	<b>Matthew Turnquist</b>	51,412	56,196		74.2	Javier Sandoval Steven DiChiaro
5.	<b>Ofa Tupouniua</b>	51,270	85,756	95		Norman Sellen Steve Friedlander
6.	<b>Lucky Faaitiiti</b>	41,790	61,779		85.1	Stephen Hill Steve Friedlander
7.	<b>Siupeli Tuitupou</b>	38,251	44,755	91		William Smith Steve Friedlander
8.	<b>Alexandra Graham</b>	35,244	45,054	87		Marisa Willgruber Fred Hadayia
9.	<b>Brian Allt</b>	34,929	42,423	85		Haoyu Xu Imran Satti
10.	<b>John Windham</b>	31,315	38,769	92		Allen Nelson Steven DiChiaro
11.	Leslie Ellis	30,395	40,863	94		Harmandus Buckle Bob Olson
12.	Michael Romeo	24,402	42,406		72.9	Raymond Risucci Oldham-Bianchi
13.	Josh Wheeler	18,159	31,598		79.8	Patrick Bendure Surace-Smith
14.	Daniel Walton	16,904	32,633		74.1	Patrick Bendure Surace-Smith
15.	Elias Hazen	16,171	45,310		77.2	Darron Hacker Surace-Smith
16.	Andrea Nichols	15,774	24,952		75.3	Stephen Jubrey Oldham-Bianchi
17.	Brandon Cooley	15,647	35,939		84.5	Gevorg Yanukyan Jennings-Yanukyan
18.	Dmitriy Kagan	15,567	31,584		69.8	Kellen Cuttance Slav Bitman
19.	Ariana Jones	15,500	25,762	92		Jason Bratin Theodore Pappas
20.	Tracy Lepore	15,246	17,753	90		Harmandus Buckle Bob Olson

ALL TIME RECORD: SITA PEREIRA \$244,444 1st Six Mo Agt  
ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Karen Gagarin</b>	\$520,194	\$970,518	73.2		Ernesto Magat Jatoft-Foti
*2.	<b>Lucky Faaitiiti</b>	498,140	574,217		85.1	Stephen Hill Steve Friedlander
*3.	<b>Ofa Tupouniua</b>	338,920	520,613	95		Norman Sellen Steve Friedlander
*4.	<b>Sione Kanongataa</b>	276,807	297,049	94		Serah James Steve Friedlander
*5.	<b>Andrea Nichols</b>	244,625	313,449		75.3	Stephen Jubrey Oldham-Bianchi
6.	Rita Charles	201,733	342,009		78.7	Stephen Hill Steve Friedlander
7.	William Parmeter	199,016	371,333		70.7	Hal Herman Oldham-Bianchi
8.	Michael Romeo	194,757	402,659		72.9	Raymond Risucci Oldham-Bianchi
9.	Peter Chung	184,371	528,323		71.1	Ben Halali Jatoft-Foti
10.	Siupeli Tuitupou	182,790	224,502	91		William Smith Steve Friedlander
11.	Lesina Ah Sue	159,290	529,057		74.4	Stephen Hill Steve Friedlander
12.	Daniel Walton	154,358	302,318		74.1	Patrick Bendure Surace-Smith
13.	James May	154,137	208,797		75.8	Hal Herman Oldham-Bianchi
14.	Matthew Turnquist	141,286	197,374		74.2	Javier Sandoval Steven DiChiaro
15.	Timothy Watson	137,664	291,837		72.8	Ryan Vopat Surace-Smith
16.	William Caraway	131,214	187,782		68.3	Pamela Shafer Robert Shafer
17.	Alfred Taren	126,366	211,390		73.4	Alex Hernandez Jennings-Dimitrova
18.	Christopher Keller	121,221	205,964		75.5	Steven King Paul Rumbuc
19.	Nicole Johnson	110,611	208,354		69.2	Ryan Vopat Surace-Smith
20.	Alexandra Graham	109,422	154,012	87		Marisa Willgruber Fred Hadayia

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt  
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP



# Master General Agents



**1. Ernesto Magat**  
San Jose, CA



**2. Simon Rolland**  
Auckland, NZ



**3. Stephen Hill**  
Auckland, NZ



**4. Norman Sellen**  
Auckland, NZ



**5. Javier Sandoval**  
Denver, CO



**6. Harmandus Buckle**  
Woodridge, IL



**7. Ben Halali**  
San Jose, CA



**8. Heather Rowell**  
Atlanta, GA



**9. Patrick Bendure**  
Columbus, OH



**10. Victor Vicario**  
Lexington, KY

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Ernesto Magat</b>	\$124,320	\$179,707		74.2	Jatoft-Foti
2.	<b>Simon Rolland</b>	88,280	86,511		69.6	Steve Friedlander
3.	<b>Stephen Hill</b>	79,749	225,748		74.8	Steve Friedlander
4.	<b>Norman Sellen</b>	65,775	98,670		81.0	Steve Friedlander
5.	<b>Javier Sandoval</b>	61,943	79,637		68.7	Steven DiChiaro
6.	<b>Harmandus Buckle</b>	58,059	76,916	87		Bob Olson
7.	<b>Ben Halali</b>	56,343	253,292		70.0	Jatoft-Foti
8.	<b>Heather Rowell</b>	54,087	60,541	87		Tim McAdams
9.	<b>Patrick Bendure</b>	53,497	113,734		71.5	Surace-Smith
10.	<b>Victor Vicario</b>	49,944	61,165	89		T J Powers
11.	Stephen Jubrey	46,659	101,914		73.7	Oldham-Bianchi
12.	Levar Morgan	42,985	66,079		73.6	Theodore Pappas
13.	Brett Gryska	42,231	76,599		69.1	Oldham-Bianchi
14.	Doreen Ryan-Foti	40,031	158,761		74.0	Jatoft-Foti
15.	Jamison Weatherspoon	36,232	74,454		71.2	Surace-Smith
16.	Haoyu Xu	36,204	41,679		70.3	Imran Satti
17.	Michael Mandella	35,376	41,770	86		Chris La Fond
18.	Raymond Risucci	34,089	53,498		74.3	Oldham-Bianchi
19.	Marisa Willgruber	32,727	50,962		74.4	Fred Hadayia
20.	Darron Hacker	31,011	81,099		75.1	Surace-Smith

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt  
ALL TIME RECORD: STEPHEN HILL \$410,573 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Stephen Hill</b>	\$1,307,070	\$2,425,218		74.8	Steve Friedlander
*2.	<b>Ben Halali</b>	807,745	2,699,784		70.0	Jatoft-Foti
*3.	<b>Norman Sellen</b>	649,536	803,352		81.0	Steve Friedlander
*4.	<b>Stephen Jubrey</b>	595,565	1,166,610		73.7	Oldham-Bianchi
*5.	<b>Simon Rolland</b>	546,018	631,596		69.6	Steve Friedlander
6.	Ernesto Magat	516,696	1,322,884		74.2	Jatoft-Foti
7.	Brett Gryska	490,792	910,091		69.1	Oldham-Bianchi
8.	Karen McQuoid	474,478	593,802		81.6	Steve Friedlander
9.	Kilisimas Sega	446,014	738,550		74.6	Steve Friedlander
10.	Hal Herman	425,038	901,715		73.2	Oldham-Bianchi
11.	Sita Pereira	424,719	553,484		70.4	Steve Friedlander
12.	Zachary Hart	400,135	579,661		69.1	Altig-Orlovic
13.	Kevin Davis	396,578	654,246		68.0	Williams-Zophin
14.	Raymond Risucci	361,684	687,725		74.3	Oldham-Bianchi
15.	Harmandus Buckle	356,451	407,486	87		Bob Olson
16.	David Ackerman	341,905	893,377		75.6	Eric Giglione
17.	Allen Nelson	336,417	452,129		76.9	Steven DiChiaro
18.	Doreen Ryan-Foti	331,020	1,586,482		74.0	Jatoft-Foti
19.	Tiffany Roland	325,765	638,489		69.8	Altig-Orlovic
20.	Levar Morgan	315,476	524,084		73.6	Theodore Pappas

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt  
ALL TIME RECORD: STEPHEN HILL \$3,356,797 Net ALP

# Regional General Agents



**1. Taina Lameko**  
Auckland, NZ



**2. Ben Halali**  
San Jose, CA



**3. Stephen Hill**  
Auckland, NZ



**4. Brett Gryska**  
Rochester, NY



**5. Patrick Bendure**  
Columbus, OH

October Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Taina Lameko</b>	\$371,934	\$601,554		70.2	Steve Friedlander
2.	<b>Ben Halali</b>	202,319	479,703		71.1	Jatoft-Foti
3.	<b>Stephen Hill</b>	92,037	258,430		74.1	Steve Friedlander
4.	<b>Brett Gryska</b>	88,889	178,513		71.6	Oldham-Bianchi
5.	<b>Patrick Bendure</b>	88,408	220,202		72.1	Surace-Smith
6.	Thomas Vena	79,605	202,750		76.1	Simon Arias
7.	Samuel Cohen	74,135	155,538		72.0	Fred Hadayia
8.	David Ackerman	71,615	160,801		74.5	Eric Giglione
9.	Levar Morgan	69,374	92,469		73.6	Theodore Pappas
10.	Andrew Bishop	57,247	72,195		73.9	Altig-Orlovic

ALL TIME RECORD: TAINA LAMEKO \$623,266 1st Six Mo Agt  
ALL TIME RECORD: TAINA LAMEKO \$890,826 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Taina Lameko</b>	\$4,101,269	\$6,073,635		70.2	Steve Friedlander
*2.	<b>Ben Halali</b>	1,630,386	4,888,636		71.1	Jatoft-Foti
3.	Stephen Hill	1,556,775	2,838,562		74.1	Steve Friedlander
4.	Brett Gryska	1,086,346	2,076,693		71.6	Oldham-Bianchi
5.	Michael Vasu	918,919	2,239,536		70.9	Surace-Smith
6.	Patrick Bendure	848,440	2,213,054		72.1	Surace-Smith
7.	Alex Roland	728,234	1,498,643		69.8	Chris Hernandez
8.	Thomas Vena	685,253	1,428,710		76.1	Simon Arias
9.	Samuel Cohen	625,039	1,284,427		72.0	Fred Hadayia
10.	Garret Kun	573,074	932,313		77.4	Fred Hadayia

ALL TIME RECORD: TAINA LAMEKO \$4,501,478 1st Six Mo Agt  
ALL TIME RECORD: TAINA LAMEKO \$6,224,023 Net ALP



## State General Agents 1st Six Month Agent



**Steve Friedlander**  
CATEGORY I



**Steven DiChiaro**  
CATEGORY IV



**Imran Satti**  
CATEGORY V



**Jeffery Thiel**  
CATEGORY VIII



**Chris LaFond**  
CATEGORY Start Up

October Production						
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
<b>I</b>	<b>Steve Friedlander</b>	71.2		\$573,809	\$263,250	218
	Jatoft-Foti	71.5		269,939	263,250	103
	Surace-Smith	72.8		597,373	541,675	110
<b>IV</b>	<b>Steven DiChiaro</b>	74.3		129,459	107,250	121
<b>V</b>	<b>Imran Satti</b>	71.5		97,802	82,350	119
<b>VIII</b>	<b>Jeffery Thiel</b>	77.4		63,560	63,375	100
<b>Start Up</b>	<b>Chris La Fond</b>	84		49,722	32,500	153
	T J Powers	85		45,096	32,500	139
	Jeremy Welch	89		17,189	15,200	113

YTD Production						
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
<b>I</b>	<b>Steve Friedlander</b>	71.2		\$6,547,406	\$2,632,500	249
	Oldham-Bianchi	73.4		2,143,200	1,852,500	116
	Surace-Smith	72.8		2,427,837	2,437,500	100
<b>Start Up</b>	<b>Jeremy Welch</b>	89		85,960	23,900	360
	Chris La Fond	84		216,476	121,400	178
	T J Powers	85		180,165	121,400	148

Rookie SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

## State General Agents Net ALP



**Steve Friedlander**  
CATEGORY I



**Eric Giglione**  
CATEGORY II



**Imran Satti**  
CATEGORY V



**Chris LaFond**  
CATEGORY Start Up

October Production						
Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
<b>I</b>	<b>Steve Friedlander</b>	71.2		\$903,054	\$585,000	154
	Jatoft-Foti	71.5		776,758	585,000	133
	Surace-Smith	72.8		597,373	541,675	110
<b>II</b>	<b>Eric Giglione</b>	70.6		374,148	303,350	123
	Simon Arias	72.3		319,392	303,350	105
<b>V</b>	<b>Imran Satti</b>	71.5		191,457	173,350	110
<b>Start Up</b>	<b>Chris La Fond</b>	84		74,326	43,500	171
	T J Powers	85		51,326	43,500	118
	Jeremy Welch	89		33,933	32,500	104

YTD Production						
Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
<b>I</b>	<b>Steve Friedlander</b>	71.2		\$9,629,443	\$5,850,000	165
	Jatoft-Foti	71.5		8,035,609	5,850,000	137
	Surace-Smith	72.8		6,497,645	5,416,750	120
<b>II</b>	<b>Williams-Zophin</b>	70.6		3,486,639	3,033,500	115
	Eric Giglione	70.6		3,153,672	3,033,500	104
<b>V</b>	<b>Imran Satti</b>	71.5		1,819,467	1,733,500	105
<b>Start Up</b>	<b>Chris La Fond</b>	84		413,136	206,300	200
	Jeremy Welch	89		146,435	75,800	193
	T J Powers	85		311,886	206,300	151



# Public Relations



**1. Malka Arony**  
CATEGORY I  
Phoenix, AZ



**2. Mark Gagliardi**  
CATEGORY I  
Oakley, CA



**1. George Farenthold**  
CATEGORY II  
Aurora, NY



**2. Robin Andrade**  
CATEGORY II  
Malden, MA



**1. Cheryl Cook**  
CATEGORY III  
Pittsburgh, PA



**2. Dee Hettinger**  
CATEGORY III  
Wichita, KS



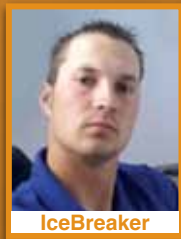
**1. Darrell Dorey**  
CATEGORY IV  
Mahone Bay, NS



**2. Ken Altizer**  
CATEGORY IV  
Nebo, WV



**Steve Sanchez**  
Rookie  
Pembroke Pines, FL



**Sean Lockrem**  
IceBreaker  
Missoula, MT



**Jacqueline deVooght**  
Top Manager  
Calgary, AB

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2009 Hire Date

ICEBREAKER: Reps with 2010 Hire Date

## October Production

Category	Rank	Name	Production in Cards	SGA/Director
I	1.	<b>Malka Arony</b>	3,411	Arizona/Rachelle Valdez
	2.	<b>Mark Gagliardi</b>	3,280	Northern California/Debbie Enstedt
	3.	Chuck Hill	3,048	Northern California/Debbie Enstedt
	4.	Susan Gilbert	2,766	Chicago/Laurie Onasch
	5.	Larry Lozano	2,328	Northern California/Debbie Enstedt
II	1.	<b>George Farenthold</b>	1,494	New York State/Tim Farr
	2.	<b>Robin Andrade</b>	1,411	Massachusetts/Laurie Onasch
	3.	Jenny Williams	1,068	Washington/Laurie Onasch
	4.	Dianna Lueke	839	Georgia/Patti Morgan
	5.	Karen Apgar Scholz	816	Dallas/Susan Fuldauer
III	1.	<b>Cheryl Cook</b>	2,061	Pennsylvania/Tim Farr
	2.	<b>Dee Hettinger</b>	1,601	Kansas/Patti Morgan
	3.	Leo Van Den Bussche	1,549	Manitoba/Debbie Enstedt
	4.	Mario Soljan	1,535	Steve Friedlander
	5.	Marilyn Kohlhase	1,215	Steve Friedlander
IV	1.	<b>Darrell Dorey</b>	3,361	Maritimes/Debbie Enstedt
	2.	<b>Ken Altizer</b>	2,979	West Virginia/Susan Fuldauer
	3.	Diane Caballero	1,643	Oklahoma/Susan Fuldauer
	4.	Jacqueline Lowe	1,601	Alberta/Debbie Enstedt
	5.	Lori Vaughn	1,526	Oregon/Laurie Onasch
Rookie	1.	<b>Steve Sanchez</b>	1,164	Miami-Ft Lauderdale/Patti Morgan
IceBreaker	1.	<b>Sean Lockrem</b>	1,232	Montana/Rachelle Valdez
Manager	1.	<b>Jacqueline deVooght</b>	2,984	Debbie Enstedt
	2.	Sheila Krein	1,142	Rachelle Valdez
	3.	Billy Sauers	897	Patti Morgan

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

I	*1.	<b>Chuck Hill</b>	25,102	Northern California/Debbie Enstedt
	*2.	<b>Malka Arony</b>	21,524	Arizona/Rachelle Valdez
	3.	Rona Pileggi Spano	19,032	Chicago/Laurie Onasch
	4.	Vivian Dwyer	18,263	Virginia/Laurie Onasch
	5.	Al Wall	17,706	Ontario/Debbie Enstedt
II	*1.	<b>Robin Andrade</b>	19,421	Massachusetts/Laurie Onasch
	*2.	<b>J T Tasker</b>	12,588	New York State/Tim Farr
	3.	Erica Dalager	11,801	Minnesota/Laurie Onasch
	4.	George Farenthold	11,742	New York State/Tim Farr
	5.	Brett Hulme	8,766	Georgia/Patti Morgan
III	*1.	<b>Mario Soljan</b>	18,142	Steve Friedlander
	*2.	<b>Michelle Baxter</b>	12,406	Indiana/Susan Fuldauer
	3.	Katherine Kidder	12,136	Pennsylvania/Tim Farr
	4.	David Blaisdell	10,910	Tennessee/Patti Morgan
	5.	C J Briggie	10,101	Arizona/Rachelle Valdez
IV	*1.	<b>Ken Altizer</b>	18,436	West Virginia/Susan Fuldauer
	*2.	<b>Darrell Dorey</b>	16,280	Maritimes/Debbie Enstedt
	3.	Paul Winslow	12,965	St Louis/Patti Morgan
	4.	Lori Vaughn	10,993	Oregon/Laurie Onasch
	5.	John Wagner	8,219	Southern Ohio/Susan Fuldauer

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

# Perspective



**Scott Smith**  
Executive Vice President  
& Chief Marketing Officer

## Your Hopes and Dreams

We just finished our fall 2010 meeting of the State General Agents in Dallas. There was a ton of information exchanged, with specific emphasis on sales skills, the Needs-Based Laptop Presentation, and supplemental lead types in customized breakout sessions. A significant amount of time was spent on growing the vision for what can, must, and will be.

The "Core Four" points of emphasis was introduced to field management: Codes, Bonus Earners, Promotions, and Office Openings. We intend to measure the impact of the meeting at the spring 2011 SGA meeting, and I am sure it will be significant. Your State General Agents are a collection of some of the most talented, hardest working and most successful business people in America.

We closed the meeting with a video of Bruce Springsteen and the E Street Band performing "The Land of Hopes and Dreams." This song closed every concert on the band's tour in 2002-03. This song is as spiritual and comforting as any song ever written; it is a joyous serenade to what can be. Look it up on YouTube; I'm sure you will agree.

That song absolutely frames what initially Mr. Rapoport, and ultimately Roger Smith, led this company to be about. Commissioned life insurance sales may not be the prettiest picture on the page, but when American and National Income Life are attached to it, it becomes a truly stunning proposition. Many people in this company have been provided far beyond their wildest hopes and dreams. To achieve it, they also worked very hard and with unwavering commitment.

What are your hopes and dreams? Sustaining the vision of your hopes and dreams is the key to achieving them. The belief you have inside

your belly that you can... you will... achieve, is what will take you through the tough times. As you commit to getting up and working hard every day, you must commit to a vision of what can be. A vision of everything good, peaceful and secure.

Your Land of Hope and Dreams.

*Grab your ticket and your suitcase  
Thunder's rolling down the tracks  
You don't know where you're goin'  
But you know you won't be back...  
Big wheels rolling through fields  
Where sunlight streams  
Meet me in a land of hope and dreams...  
Leave behind your sorrows  
Let this day be the last  
Tomorrow there'll be sunshine  
And all the darkness past...  
Dreams will not be thwarted  
Faith will be rewarded...  
Meet me in a land of hopes and dreams\**

\*Copyright © Bruce Springsteen (ASCAP) 2001

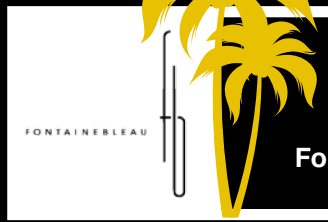




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# Leadership Bonus

## Total: \$558,936.01

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$20,586	Marisa Willgruber	\$2,883	Troy Plummer	\$1,777	Michael Laramie	\$1,144
Ernesto Magat	20,530	Joshua Olin	2,867	Alba Wandurraga	1,742	Daven Hermosura	1,129
Stephen Hill	16,754	James Cunningham	2,798	Ala Awad	1,723	London Burnett	1,122
Norman Sellen	12,187	Allen Nelson	2,752	Randolph Souliers	1,689	Matthew Byrnes	1,113
Taina Lameko	11,068	Kevin Davis	2,746	Colin Lyse	1,686	Joshua Champneys	1,101
Simon Rolland	10,601	Scott Hanna	2,721	Lee Jeffers	1,646	Eric LaBossiere	1,096
Stephen Jubrey	9,008	Mark Gorman	2,715	Raymond Angeles	1,637	Loretta Ekeroma	1,083
Bobby Gujral	8,109	Talanoa Takeifanga	2,687	Christopher Freter	1,628	Marcus Noel	1,064
Serah James	7,655	Joshua Goodman	2,679	Michael Williams	1,627	Nicholas Wolle	1,054
Darron Hacker	7,450	Tian Luo	2,659	Carlo Bonifazi	1,614	Matthew Diulus	1,052
Levar Morgan	7,007	Karen McQuoid	2,639	James Aalders	1,589	Joshua Jackson	1,044
Harmandus Buckle	6,833	Alan Weissen	2,590	Jonathan Emura	1,588	Marino Baca	1,037
Patrick Bendure	6,300	Mark Glazer	2,590	Juan Cardona	1,585	Noel Ables	1,014
Daniel Orr	6,188	Ryan Neel	2,546	Robert Black	1,572	Andrew Bishop	966
Doreen Ryan-Foti	6,098	Peter Chung	2,543	Matt Flores	1,572	Daniel Walton	961
Haoyu Xu	5,512	Ronald Trombetta	2,542	Mapa Vaki	1,569	Elias Hazen	949
Javier Sandoval	5,399	Benjamin Greer	2,535	Brian Schreiter	1,567	Rory Crockford	945
Leane Nguyen	5,258	Hyungjun Kae	2,454	Brenda Hadayia	1,542	Marko Jankovic	935
Heather Rowell	5,160	Seini Mafi	2,428	Pamela Shafer	1,491	Michael Matteo	927
Victor Vicario	5,133	Andrew Aaron	2,409	Kathryn Chaisson	1,477	Cecilia Asopardo	926
William Smith	5,066	Zachary Hart	2,399	Scott Davis	1,476	Paul Samra	920
James Allen	5,037	Kilisimasi Sega	2,360	Christine Morrow	1,475	Pamela Furuya	908
Michael Mandella	4,995	Dorian Oldham	2,317	Jason Adamo	1,474	Tiffany Roland	903
Michael Vasu	4,884	Gregory Henderson	2,304	Kevin Appasamy	1,468	Charles Mickens	903
Raymond Risucci	4,399	Roger Neal	2,244	Kellen Cuttance	1,468	Preeti Sahgal	899
Roger Fung	4,370	Kevin Ishikane	2,243	Leslie Ellis	1,431	Curt Snow	880
Gil Legarte	4,237	Siupeli Tuitupou	2,211	Mark Corkrean	1,426	Chantal Levy	874
Caleb Douce	4,229	David Iriye	2,165	Christopher Jordan	1,419	Tracy Haden	873
Byron Paz	4,161	Humberto Quintero	2,140	Peer Shmelzer-Moratin	1,406	Matthew Melhorn	831
Brett Gryska	3,935	Matthew Turnquist	2,091	Theresa Setefano	1,395	Kristy Nguyen	824
Jason Bratin	3,829	Danielle Jankowski	2,087	Christopher Clark	1,371	Atta Saleh	823
Sione Kanongataa	3,776	Maureen Brunet-Forchilli	2,083	Richard Barbour	1,354	William Parmeter	810
Karen Gagarin	3,650	Maria Greene	2,082	Robert Dunn	1,349	Ashlynn Orng	801
Syed Quadri	3,638	Shane Burns	2,070	Leon Thompson	1,336	Mack Doby	801
Hal Herman	3,462	Andrew Haskins	2,065	Daniel Toshner	1,314	Afuiva Vaai	795
Casey Kunash	3,350	Justin Smith	2,059	Rodney Ward	1,310	Brian Welsh	779
Kraig Jilge	3,319	Lesina Ah Sue	2,021	Ryan Bisanz	1,279	Ariana Jones	768
Christian Fahey	3,237	Justin Adams	2,008	Adam Zlupko	1,275	Patrick Stenglein	758
Jamison Weatherspoon	3,220	Kenneth Greer	1,979	Natalie Soboleva	1,265	Sosefo Petelo	754
David Ackerman	3,189	Rita Haidinger	1,964	Andrea Nichols	1,243	Alexandra Graham	749
Alex Hernandez	3,174	Ronald Starr	1,956	George Noujaim	1,242	Darrell Jones	735
Henry Ingraham	3,118	Lucky Faaitiiti	1,949	Samantha Chui	1,235	Josh Wheeler	734
Thomas Vena	3,101	Charles Steele	1,896	Ryan Vopat	1,207	Jamie Solis	728
Samuel Cohen	3,073	Jessica Wilhite	1,885	David Wang	1,201	Patricia Lee	717
Ofa Tupouniua	2,900	Garret Kun	1,799	John Windham	1,158	Darren Miller	701



# Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Lleison Martinez	\$695	Rafael Sawin	\$446	Daniel Smith	\$237
Roheen Safi	689	Ronald Rennich	443	Naron Hamilton	236
Mark Beckford	676	Harvey Dixon	442	Matthew Willrodt	233
Nicholas Engrav	672	Evan Holzhauer	424	Cedric Moore	230
Blake Higuchi	665	Ronnell Burns	423	Anthony Burnett	228
Alberto Alcalá	662	Alejandro Martinez	417	Tiffany Shim	227
Ryan Hall	656	Lauren Coyne	407	Taualai Siau	227
Dorian Brown	649	Gregory VanSuch	407	Jeffrey Stevens	225
Sebastian Kazek	646	Loushon Barrett	406	Dmitriy Kagan	221
Wes Elder	646	Timothy Watson	401	Michael Perez	220
Mathew Mealey	632	Daniel Armstrong	393	Peter Kwiatkowski	218
Steven Cox	628	Luay Ghawi	385	Brandon Teter	217
Jared Mlinarich	617	Timothy Cadden	368	Jerry Wheeler	214
Corey Bryant	617	Wendell Waters	366	Shelly Russell	210
Matthew Parks	616	Henry Gogolin	365	Penitala Kolose	208
George Lahamedjian	601	Sale Papu	362	John Cochrane	207
Dennis Urbanowski	598	John Kewish	359	Joseph Hedborn	206
Timothy Clark	590	Aaron Singer	358	Ryan Leong	204
Steven Rotherforth	589	Andres Sylva	345	Ksun Joseph	203
Kyle Klipp	580	Kevin Burton	342	Michael Kyatt	203
Sean Hanson	575	Michael Collins	342		
Michael Romeo	571	Mark Danner	339		
Barry Dillah	564	William Rappe	337		
Francis Ifopo	562	Robert Kanaan	334		
Daniel Umbertone	555	Toni Puamau	334		
Kamila Rosinska	551	Sara Welch	325		
Christopher Chovanec	547	Ricky Rice	321		
Steven King	546	Virginia Fallon	318		
Christopher Hintz	543	Amosa Faamanu	313		
Sheree Risley-Aragon	541	Christian Jurado	311		
Arnold Pacleb	539	James May	306		
Nicholas Walsh	539	Michael McIntosh	303		
Matthew Ficarra	538	Brandi Hershey	298		
John Keiderling	531	Preston Turner	297		
Craig Strompf	530	Albert Lau	293		
Bobby Szwaja	520	Michael Phillips	291		
Volodymyr Derevyanyy	515	Evan Wicklund	288		
Jake Yagjian	505	Adam Junk	284		
Dustin Dunlap	505	Tracy LePore	278		
David Moir	504	Howard Price	275		
Nicholas Lorence	502	Jack Lind	267		
Scott Kim	501	James Moland	266		
Justin Sally	501	Phillip Jenkins	261		
Thomas Baeurich	477	Richard Ladd	258		
Jeremy Harbin	471	Seth Price	256		
Rencel Jones	467	Sita Pereira	253		
Loralce Vasquez	461	Zenobia Macarthy-Harris	250		
Luan Hajnaj	455	Samuel Parent	248		
Betty Hewlett	453	Lawrence Smith	246		
Richard Correa	451	Emil Mohareb	242		



# World's Greatest Bonus

## Total: \$1,006,702.43

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ryan Kendl	\$7,110	Jose Harb	\$1,934	Katie Strong	\$1,581	Ryan O'Malley	\$1,353
Casey Sperzel	5,814	Sosefo Petelo	1,924	Rob Speers	1,564	Alfred Taren	1,352
Erez Shabtay	5,428	Earnest Loveless	1,906	Sina Mafi	1,559	Nicholas Moore	1,345
Ofa Tupouniua	4,937	Michael Johansen	1,900	Travis Picklesimer	1,557	Zachary Richardson	1,338
Kien Doan	4,208	Daxa Patel	1,891	Ryan Saridakis	1,552	Adelfa Parinas	1,327
Yvonne Zarathustra	4,103	Gordon Mooc	1,882	Betty Hewlett	1,550	Tina Phongsavath	1,319
Ben Halali	4,092	Scott Remmey	1,869	Sione Fifita	1,539	Poasi Maafu	1,318
Mercedes Ayala	3,362	Ilona Patterson	1,864	Christian Napiza	1,532	Marion Magat	1,313
Ha Nguyen	3,337	Rachel Bryson	1,850	Maria Alcon	1,530	Kayla Chavez	1,310
James Keefer	3,260	Henry Ingraham	1,846	Joseph Kuzmanko	1,521	Edward Atkinson	1,304
Bruce Tan	3,226	Michael Woo	1,833	Robert Wilhelm	1,518	Lila Madrigal	1,304
Maria Rocha	3,140	Sammar Miqbel	1,825	Debra Hunter	1,517	Jorell Washington	1,303
Steven Edgell	3,121	Jamie Shoemake	1,818	Victor Rodos	1,509	Natalie Soboleva	1,301
Elias Hazen	3,021	Ian Butters	1,816	Viet Chung	1,508	Derron Alexander	1,295
Darius Lewis	2,981	Connie Reichard	1,813	Evan Wicklund	1,504	Bryant Hendley	1,295
Tone Munro	2,975	Scott Hanna	1,807	Randoph Souliers	1,490	Shahnaz Toloui	1,295
Kyle Wrobel	2,806	Ed Olfert	1,801	Jason Duty	1,476	Michael van Delft	1,292
Lily Tchen	2,718	Matthew Cosic	1,785	Darcy Schrieber	1,468	Samy Jacques	1,292
Lesina Ah Sue	2,665	Sale Papu	1,777	Alanna Swenson	1,465	Rebecca Birdwell	1,291
Amir Sedaghat	2,575	Beth Snow	1,775	Theresa Bellajaro	1,465	Helen Taylor	1,289
Scott Davis	2,570	William Parmeter	1,768	Alan Rosen	1,464	Greg Schoenbachler	1,289
Fritznel Octave	2,556	Niurka de Armas-Duran	1,767	Jonathan MacLennan	1,464	Matthew Girard	1,289
Sciuli Saolotoga	2,505	Evelyn Nkwenti	1,758	Lodean Glenn	1,463	Audric Madera	1,286
Dustin Dunbar	2,469	Rita Charles	1,756	Enrico Paredes	1,462	Benjamin Eggen	1,280
Katie Massart	2,444	Robert Ulreich	1,751	Sandra Linse	1,461	Gregory Hayman	1,279
Ross Ewen	2,431	Alafou Tupuola	1,746	Timothy Nolan	1,453	David Rockway	1,274
David Jackson	2,417	Eugene Kashkin	1,735	Jodi Bohdal	1,448	Chen Mordechai	1,267
Kristy Nguyen	2,402	Lee van Delft	1,731	Bridgette Scrivani	1,447	Kevin Holtz	1,258
Kevin Orcutt	2,383	David Guzman	1,727	Matthew Ficarra	1,440	Elyse Koven	1,254
Amy Shui	2,356	Iryna Sushkova	1,724	Feaomoeako Takeifanga	1,430	Angelika Vassilieva	1,252
Samantha Chui	2,355	Cherie Adams	1,718	Talanoa Takeifanga	1,425	Jennifer Leighton	1,250
Michael Schumacher	2,343	Kevin Haines	1,711	Manarii Gauthier	1,422	Jinzhou Zhao	1,247
Bei Xie	2,320	Phillip Kogel	1,698	Paul Milheron	1,421	Fabiola Quintero	1,246
Jeffrey Ostlund	2,290	Odilia Goulart	1,694	Sefesi Tupou	1,418	Charles McMains	1,246
Maijargal Sukbaatar	2,286	Timothy Cruise	1,680	Scott Kosovan	1,416	Marshall Miller	1,244
Amanda Beyersdorff	2,285	Johanna Handa	1,676	David Ramirez	1,415	Samvel Tigranyan	1,242
Gil Legarte	2,265	Michelle DeMoss	1,663	Joshua Champneys	1,413	Nikki Crosby	1,237
Roghie Hassan Loo	2,258	Joey Kennedy	1,653	Gary Mora	1,411	Stanley Smith	1,232
Robert Vincent	2,222	Sally Wilson	1,653	Scott Smith	1,411	Anita Ferris	1,232
Michal Majewski	2,210	Kyle Johnson	1,650	Johanna Bilbes	1,410	Ryan Leong	1,227
Filipo Havili	2,202	Shayna Patterson	1,648	Nicoles Crenshaw-Canales	1,404	Kevin Ishikane	1,221
Pafuti Toleafoa	2,150	Leone Tom-James	1,647	Nelson Paguay	1,394	Jeremiah Arellano	1,215
Wang Huang	2,139	Jullyna Doan	1,639	Nicholas Walsh	1,393	Tumema Tupou	1,213
Alberto Alcalá	2,119	Sione Latuboi	1,638	Avshalom Wolfshout	1,389	Rhapsody Kava	1,207
Georginna Thornhill	2,094	Felix Domingo	1,638	Kristy Doan	1,379	Brock Lampee	1,203
Brian Welsh	2,083	Benjamin Ainscough	1,638	Ala Awad	1,377	Souleymane Bah	1,200
Lisa Wood	2,054	Stephanie Novel	1,630	Steven Lucero	1,376	Leslie Ellis	1,200
Darrell Sarmiento	2,026	Sarai Iosefa	1,625	Iva Mariner	1,376	Lawrence Hauck	1,199
Jacqueline McHugh	2,004	Mark Bleier	1,622	John Ophals	1,372	Feleti Lavulavu	1,197
Daniel Toshner	1,989	Jaime Rozotto	1,618	David Falcucci	1,366	Patrick Taylor	1,195
Steven Sparkes	1,979	Timothy Matteson	1,613	Jesse Smith	1,365	Omarh Torio	1,195
Joshua Olin	1,973	Mark Akler	1,591	Lineti Kanongataa	1,364	Sione Aholoka	1,195
Tibor Simon	1,941	Max Quasem	1,586	Jeremie Dupuis	1,363	Ronald Friedlander	1,193



# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Gregory VanSuch	\$1,188	Siupeli Tuitapou	\$1,073	Ellabe Vaziri	\$950	Eric Petersen	\$848
Mark Neilson	1,187	Ane Tuitavuki	1,071	Terrence Asuncion	948	Alex Gonzales	848
Diane Everett	1,185	Keith Lindahl	1,071	Lon Saunders	947	Carl Carlberg	845
Jay Newsome	1,184	Peter Hudousek	1,070	Sasagi Leota	947	Daniel Johnson	844
Gilbert Padilla	1,178	Casey Biddle	1,069	Larry Finch	945	Alexandro Sforza	844
Cordell Key	1,176	Daniel Posner	1,063	Angeles Ordas	939	Elena Ivanova	841
Eriteta Tauraoi	1,176	Richard Luzaich	1,061	David Livingston	936	Andrew Dailey	837
Luciana Mosca	1,173	Melissa Losk	1,060	Jerry Wheeler	936	Amy Buskas	835
Josephine Brown	1,169	Vinceta Rajani	1,059	Sujata Kapadia	934	Brandon Cooley	824
Keni Patterson	1,166	Gabriel Feldmann	1,059	Deanna Hernandez	932	Natasha Sirpaul	820
George Angulo	1,166	Scott Davison	1,055	Samantha Dernbach	927	Thomas Craig	820
Jian Wang	1,166	Lauren Coyne	1,054	Thomas Tulowiecki	926	Savannah Ekman	820
Jose Rodriguez	1,165	Anaise Moonia	1,053	Denice Copp	923	Joseph Moore	818
Nancy Myers	1,159	Nasr Quadri	1,050	Ricardo Subero	921	Jessica Santamarina	817
Candice Carstarphen	1,157	Jay King	1,045	Bradley Gray	916	Carly Minchan	809
Ashley Cesta	1,154	Richard Carter	1,042	Anthony Theriault	916	Arlando Williams	808
Donald Wold	1,150	Michael Lindsey	1,040	Michael Phillips	915	Tevita Luani	808
Oscar Flores-Najarro	1,146	Jesse Wise	1,040	Karla Fabiani	910	Peter Chung	807
Herivelto Pereira	1,144	Clarence Boykins	1,038	Justin Sally	910	Nasir Wingate	807
Kelvin Chu	1,143	Jason Lassic	1,033	Chantal Daigle	908	Frederick Hyde	807
Nathan Champneys	1,139	Marvin Chalwe	1,030	Deborah Agrifoglio	907	Melissa Alves	804
Anthony Cruz	1,139	Rosendo Stoiloff-Alvarez	1,029	Jiunn Tan	906	Fetongi Finau	803
Mataele Tava	1,139	Lamine Diakhate	1,028	Jane Dunlop-Sipa	906	Nicholas Frankovich	803
I-Perfection Harris	1,138	Heidi Regel	1,027	Darrell Jones	905	Richard Lutz	802
Jeffery Churchfield	1,138	Linda Jackson	1,023	Maumalo Pulu	905	Humberto Quintero	800
David Garbarskiy	1,137	Heather Hewitt	1,015	Brenda Leos	905	James Cummings	799
Ana Tagiloa	1,134	Reynolds Akuamoaa	1,015	Juana Martinez	904	Leigh Crainshaw	796
Bryce Pollock	1,133	Bradley Ward	1,014	Beverly Smith	903	Ivana Ofakineciafu	791
Maria Greene	1,126	Liliya Hrabar	1,013	Daniel Duplissie	901	Chris Lussier	790
Elaine Kulawiak	1,125	Irene Reyna	1,013	Paul Snyder	900	Omar Hashimi	790
Svetlana Belkina	1,124	Toni Curlin	1,011	Laie Kaufusi	898	Stephanie Kies	788
Joseph Maggio	1,122	Sharif Grays	1,011	Jose Flores	897	Trudy Sakaguchi	788
Baylee Burrowes	1,122	Cameron MacCall	1,009	Jacqueline Reim	897	Dawn Selden	786
Sione Latu	1,120	Dione Simms	1,009	Farhod Shamsiyev	895	Edward Benes	785
Natasha Levandowski	1,119	Jennifer Wehrle	1,009	Dwayne Hargrove	890	Calixto Fonseca	784
Earl Gibson	1,119	Bret Green	1,007	Agatha Safford	889	Anthony Balloutine	782
Graeme Orr	1,116	Violetta Goldman	1,003	Mickenzie Linse	887	Michael Williams	779
Jesse Remby	1,115	Christine Weatherspoon	999	David Hutchinson	885	Daymond Gaiter	778
Atimata Latu	1,113	Thomas VanOsdol	998	Dulce Jimenez	884	Victoria Clark	775
Sharille Buoy	1,111	David Fung	998	Roheen Safi	878	Joanna Nice	774
Israel Wizenfeld	1,108	Gary Smith	997	Charles Holgate	877	Charity Maggard	770
Harry Kochi	1,101	Alejandro Soto	994	Malia Nuku	872	Bradley Kampmeier	770
Brian Wolchok	1,101	Mitch Duplantis	992	Tokihupe Mausia	871	Andrew Barnett	770
Brooke Whitesell	1,101	Steven Haberman	992	Chena Blair	870	Melissa Schroeder	769
Horace Johnson	1,098	Vosailangi Sikalu	991	Amber Heary	868	Douglas Wallace	768
Haisaane Palu	1,096	Rebecca Najlis	991	Robert Simmen	868	Chris Coulter	767
Liridon Pervizi	1,094	Breanna Newkirk	983	Nadezhda Vitchev	868	Dennis Billec	765
Jorge Guerra	1,094	Joshua Goodman	981	Richard Woodly	865	Lillian Moya	762
Christian Maula	1,093	Shain Leggett	978	Wendell Waters	864	Dennis Titcombe	761
Alan Laabs	1,092	Eric Dallaire	972	Lawerence Smith	863	Michael Hobrock	760
Benjamin Barton	1,089	Alexandra Graham	970	William Riddle	861	Josh Olson	759
Michael Benney	1,086	Crystal Reeves	970	Chad Panzer	859	Tapau Upu	758
Lasirena Stanley	1,086	Andrew Bayang	966	Joseph Babineau	858	Christopher Chovanec	756
Mario Andres Chavez	1,084	Karon Jones	966	Stephen Archer	853	Penny Reineck	755
Ronald Rivera	1,080	Brandi Hershey	962	Siosiana Tupoutaukolo	852	Smir Velarde	754
Gail Arundale	1,079	Matthew Barrion	962	Kalle Convery	852	Jeremy Milam	753
Debbie Ezernack	1,078	Katelyn Snyder	962	Corey Neff	851	Justin Germany	752
Frank Craft	1,076	Huia Stone	961	Joey Sales	849	Mark Wyner	750
Tyler B Green	1,075	Corey Bryant	951	Ksun Joseph	849	Beau Springer	749



# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Victor Schwenohz	\$748	Al-Karim Walji	\$657	Duane Anderson	\$588	Chibruze Chikere	\$531
Fredrick Hamilton	748	Lisa Richardson	655	Lindsay Scilley	588	Brandon Wheeler	530
Andrew Jaycox	747	Casey Kunash	655	John Passi	587	Traci Murphree	529
Jeannine Betts	747	Dominique Bertoncini	654	Albar Hosseini	586	Donald Hudson	529
Kristen Duncan	745	Dennis Hooper	654	Laaina Havea	585	Lisa Prater	527
Daniel Potilechio	745	Kyleigh Iopuas	652	Michael McGonigle	584	Jean Reese	527
Joseph Geer	745	Lucinda Kaptur	652	Justin Owens	583	Olivia Tupou	527
Leroy Johnson	744	Matthew Isom	650	Troy Hulse	582	Barbara Stillwell	526
Nelson Stringer	743	Vanessa LaRose	650	David Elliott	582	Ron Pavon	525
Paula Taufu	742	Christopher Newman	649	Chenyn Allen	580	Ana Cabo	524
John Keiderling	741	Cecilia Asopardo	648	John Cypriano	579	Mapa Vaki	524
Michael Brown	740	Robert Drake	648	Minh Phung	578	Dennis Brown	523
Raymon Reynolds	740	Robert J Dunn	647	Carmelo DeCicco	578	Marko Jankovic	522
Taylor Kramer	738	Boguslawa Niemczyk	646	Jonathan Emura	576	Lou Utamapu	519
Gary Prokop	736	Salvatore D'Alessandro	645	Jeff Benson	573	Lorelec Vasquez	518
Susan Bergh	731	Mark Kukielski	645	John Kewish	572	Demetrious Galloway	517
Christopher Grunditz	729	Brian Mitchell	643	Candice Rezzo	570	Marco Aguilar	516
Lance Martin	727	Janice Dixon	641	Fanuatani Fidow	570	Albert Kunsman	516
Daniel Bernard	726	Jessie Marshall	641	Erik Morgan	569	Trisha Van Hill	516
Mark Graham	723	Shaun Black	640	Jun Ma	569	Pelenatete Lamsam	515
Angela Matthews	723	Adam Lachat	640	Mele Pailalatu	568	Philip Currie	515
Angelica Ramirez	720	Nicholas Patterson	640	Christine Augustus	568	Jeffery Kitsis	512
Joseph McCracken	720	Douglas Zigby	637	Anthony Charles	567	Steven Arroyo-Falcon	512
Charles Belt	720	Kevin Appasamy	636	Rasool Mutawakkil	565	Ronald Batten	511
Bryan Larch	717	Carly Ferraro	636	Mark Rothchild	565	Khelly Cedeno	511
Joaquin Santos	714	Karen Sessing	633	Christopher Hendrix	564	Joseph Brady	511
Rika Ikeda	713	William Peterson	633	David Fanjoy	562	Deonica Culberson	511
Matthew Parks	712	Preeti Sahgal	632	Juan L de la Cruz	562	Andrew Helgeson	510
Aaron Bullard	710	Michael Boylan	631	Dwight Gradolph	561	Leaefonua Tualau	509
Stephan Williams	707	Tyler Stewart	631	Felicia Price	560	Meghan Nimmer	509
Ricardo Quick	706	Andrew Queen	629	Tatjana Tikhonov	559	David Solomonov	506
Donna Adams	705	Siena Locke	628	Brandon Schwed	559	Isaac Soussana	506
Jonathan Mullins	704	Stephanie Smyth	624	Danny Horton	558	Katherine Quiri	504
Kenneth Schram	701	Sefaloni Haapai	624	Jeffery White	557	Dorian Brown	504
Stan Griswold	700	Virginia Fallon	623	Timothy LaRue	556	Henry Gnov	504
Christian Johnson	696	Raquel Baldwin	622	Benjamin Omega	556	Michael Burningham	504
Melissa Acosta	696	Arlette Reyes	622	Ryan Jordan	553	Theodore Greer	504
Diane Crawford	692	Samson Adelufosi	620	Danielle Gagnon	552	Eleanor Ifopo	504
Robert Muhlbaier	691	Eric Robitaille	617	Sean Leeman	550	Timothy Gray	503
Aaron Singer	688	Bernardo Lopez	616	Dean Marshall	550	Darrick Hernandez	502
Jason Miller	687	Joseph Cornaggia	616	Rolando Garcia	547	Manuel Chavez	502
Javier Esquivel	685	Tasha Tucker	613	Dillon Jones	546	Luis Alvarez	501
Frank Butts	684	Tyler Stansell	612	Don Tong	546	Timothy Armour	501
Michael Clemente	679	Thomas Yarbrough	612	Amie Doty	545	Steven Fauth	499
Juan Cordova	676	Bobby Szwaja	611	Jenna Maxwell	545	Tracy Walker	499
Jesse Atatai	675	Vivian Greer	609	Tammera Simeona	540	Brenda Howell	499
Olga Tsymbal	674	Travis Petty	609	Juan Sosa	539	Bernat Szilagyi	495
Vienna Liaina	673	Dewey Lewis	607	Trevor Mayer	538	Angela Price	494
Newman Hoverd	673	Kevin Davis	605	Denise DeFalco	537	Angie Parker	492
Mark Gorman	671	Jamie Nelson	599	George Reyes	535	Theresa Veikoso	492
Andrea Barenholtz	670	Spencer Layton	598	Sunia Kaufusi	535	Michael Tyler	491
Houston Kirkland	670	Ashley Jones	597	Orett Nelson	535	Joy Horcajo	491
Andre Bishop	668	Daniel Pilarowski	596	Stephen Cartwright	534	Debra Bruton	491
Regina Zawalick	665	Keith Litterst	595	Tiffani Tavormina	534	Frederick Levasseur	490
Raina Piniata	663	Chau Tran	594	Anometa Maafu	534	Andrea Laver	488
Lori Dacyk	663	David Goodman	593	Fernando Matosfaro	533	Nicole Parry	488
Adam Kahn	662	Matthew Turnquist	592	Bonnie Williams	533	Julie Wells	485
Shannon Eberle	662	Lemlem Zerayesus	591	Maria Duarte	533	Jay McFeeley	485
Robert Grossman	660	Erin Stiles	589	David Hendrix	531	Heiko Schuster	485



# World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Daniel Hale	485	Mallory Hasemann	436	Yeni Losano	400	Jimmy Perez	371
Elvis Obanor	483	Jeffrey Solla	436	Patrick Parisi	399	Heather Rowell	371
Bruce Viaje	482	Alexander Riddle	435	Vincent LaRocca	399	Dean Lowens	371
Zhong Wang	482	Ellamein Emery	435	Richard Ladd	398	Jesus Rondan	370
Phillip Rigoli	481	Bryan Czajkowski	434	Jennifer Maki	398	Bryon Welch	370
Matthew Diulus	479	James Carr	433	Hayden Harrison	398	Kimberly Kemp	370
Jeffery Snow	479	Nicholas Wilt	432	Stephen Shaw	397	Sione Lolohea	368
Matt Flores	477	Jason South	431	Carl Lamb	397	Vatapuia Vavau	367
David Borghi	477	Aaron Fry	430	Christine Moore	397	Susana Latu	367
Mike Hudnall	476	Barron Driskell	429	Patrick Robitaille	396	Todd O'Neill	367
Nau Tapui	475	Ieremia Tapumanaia	429	Simotu Williams	396	Jesse Martin	366
Joseph Millings	475	Deanthony Hartman	428	Steven Fisher	396	Netsia Philogene	366
Richard Callaghan	474	Cory Waggoner	428	Joseph Burke	395	Merrick Nelson	366
Prayart Torot	473	Lydia Lozano	426	Deondrae Brown	395	Nicolas Ullmann	365
Oscar Ortiz	472	Atta Saleh	425	Kristen Fulsom	394	Maria Lealaialoto	365
Alexander Freter	471	William Rappe	425	Jessica Lewis	394	Sandra Smith	363
Ariana Jones	471	Travis Vandeberghe	425	Justin Adams	393	Clayton Herron	362
Joshua Lenix	470	Craig Strompf	424	Jordan McGuire	393	Janis Moore	358
Christopher Weglarz	470	Arash Nazhand	424	Linda Flournoy	393	Richard Sprigg	356
Mitchell Pracek	469	Robert Shepard	424	Lilliann Scott	392	James Kettner	355
Erik Boyd	467	Corinne Wint	424	Aldrian Carroll	391	David DiMauro	353
Gary Jones	466	Benjamin Gelnar	424	Annalynn Macugay	390	Barbara Good-Hammond	352
Doris Aguilar	466	Royland Walker	424	Iran Zaranda	389	Dominic Park	351
Sterling Brown	465	Cassandra Chavez	423	Pamela Knutson	389	Judith Reynolds	350
Erin Moyer	464	Erika Hernandez	423	David Farraway	388	James M Allen	348
Richard Lyddon	464	Randall Robinson	421	Randall Cook	388	Brook Meeks	348
Tevita Tupouniua	464	Daniel Jones	420	Justin Toland	386	Catherine Minor	347
Sandra Bailey	464	Ana Havea	420	Andrew Axsom	386	Michael Gouveia	346
Juan J de la Cruz	462	Hasani Anderson	418	Ghina Malancy	385	Percy Eichelberger	345
Lafi Papalii	461	Karl Gant	418	Brian Sullivan	384	Jason Gold	344
Peter Santora	459	Mark Danner	418	Thomas Watkins	383	Irene Johnson-Bullock	343
Brent Penno	459	Tina Manase	417	Kelly McDonald	383	Thomas Cowan	342
Jared Cleckner	458	Selaia Fruean	415	Charles Wachuku	383	Uatesoni Tuatonga	339
Paula Lovell	458	Tammy Owens	415	Justin Manners	383	Frank Cousins	338
Peter Viteri	456	Ali Zaidi	412	Eryka Perry	382	Vili Mounga	337
Andrew Bishop	456	Alyssa Walker	412	Cliff Hinkle	382	Nazario Ortiz	337
Peter Kaplanis	455	Katie Melton	412	Shawn Lemon	381	Shauna Lenaghan	336
Ruben Soberanes	453	Alpha Robinson	411	Paula Vea	380	Marie Sio	334
Joseph Coley	452	Gretchen Crady	410	Jeremiah Lens	380	Vera Leus	332
Sebrena Cohen	451	George Girgis	408	Erika Little	380	Karen Elkins	331
Constance Hampton	450	Jeffrey Stevens	408	Jeffrey Perry	380	Ray Young	330
Tian Luo	449	Johnathan Rekieta	407	Ahamad Hoosain	378	Jordan Bane	330
Andrea Mosley	448	Quisha Castro-Lopez	407	William McMahan	378	Katherine Robertson	330
Erik Poloa	448	Roger Weisman	406	Cynthia Pellin	377	Robert Pelton	329
Ted Bonebrake	447	Lucan Schmidt	406	Robert Lua	377	Rachael Mears	328
Duane Robertson	446	Julie McDonald	406	Dustin Edgell	376	Marcus Maddox	328
Barbara Selvig	445	David Saez	404	Adam Huck	375	Michael Hamby	326
Nicole Crawford	445	Sarai Castanon	403	Jim Hernandez	375	William Dawes	326
Sheree Risley-Aragon	444	Richard Johnson	403	Richard Nypower	375	Ciara Smith	326
Rachel Ens	443	Amanda Jechort	403	William Galvez	374	Emmanuel Villasenor	324
Michael Collins	441	Erin Benkly	402	Konnor Wyly	374	Sandra Ramos	324
Bonnie Wiebe	440	Zulfikar Bhukera	402	Blake Higuchi	374	Ernesto Magat	323
Kimberly Hayes	439	Thomas Soloweyko	401	Michele Costa	373	Jamie Solis	323
Lori Yates	439	Salvatore Giacchi	401	Aiman Mousa	373	Linsey Wendell	322
Barbara Corigliano	438	Kevin Blankenship	401	Dustin Kiss	373	Clinton Talbert	322
Hal Herman	437	Graeme Bollinger	401	Marvin Weatherall	372	Lucyna Ostrzycki	322
Rajeev Arora	437	Christine Moulton	400	Zac Dajos	372	Joshua Merson	319
Jami McKenna	437	Robert Reagan	400	Casey Peavey	372	Calvin Tinsley	319
Asofitu Taupo	437	Daniel Walton	400	Tyler Murray	372	Adam DeLuna	319



# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Daniel Smith	319	Justin Braund	281	Billy Wilder	254	Richard Vander Mallie	232
Gari DiStefano	319	John Serrano	280	Ryan Kissling	253	Meggan Davenport	232
John Martin	318	Emily Gillette	279	Troy Tripp	252	Steven Cox	232
Benton Tong	318	Matthew Melhorn	279	Eugene Hoffman	251	Jennifer Holliday	231
Mateialona Fosita	317	Jeremy Engrav	276	Loushon Barrett	251	George Sturge	231
Michael L. Clarke	317	Joshua Phipps	276	Shelly Russell	250	Jonathan Santiago	230
Lorena Barriere	317	Jinayla Sexton	276	Isaac Rosales	250	Ryan McEwen	230
Fonofa Finau	317	Eric Powell	275	Stephen Robertson	250	Afrika Crockett	230
Aaron Gallea	316	Madeleine Trudel	275	Peter Terrell	250	Sheena Bonczak	230
Amanda Moren	314	Benjamin Mancillas	275	Roxanna Bernal	250	Stephanie Hailey	230
Tyler Weisen	312	Deanna Navarro	275	James Schneider	249	Tawanna Gordon	229
Stacie La	312	Sammy Dominguez	274	Kenji Leonard	249	Thomas McElwee	228
Carl Dianas	311	David Steinhoff	272	Natalie Wagner	249	Aidan Adams	228
Tracy LePore	311	Erik Mikkelson	271	Louis Wenner	249	Alexander Smith	228
Matthew Hubbard	310	Alison King	271	Maritza Soto	249	Tony Fox	227
Kyle Klipp	310	Escta Hafoka	270	Ardley Pierre	247	Jeffrey Lake	227
Zachary Santino	309	Monte Henson	269	Dina Cobos	247	Tiffany Shim	227
Tina Hall	308	Louie Gonzalez	269	Paul Pakenham	247	Scott Florin	227
Charles Perkins	308	Akesa Lia	268	Daniel Rapp	247	Melissa Mika	227
Vicky Rodriguez	307	John Kistner	268	Sherry Canella	247	James Weigand	226
Jennifer Estey	307	Abolfazi Mohammadi	268	Donna Tremaine	246	Gregory McMeckan	226
Katherine Georgiou	305	Shirley Bower	267	Kelly Thrush	246	Jose Rubio	226
Heath Sagon	305	Anthony Wilson	267	Michelle Madariaga	244	Corey Maynard	225
David Allen	304	Rosemary Afoa	266	Anthony Salas	244	Daniel Umbertone	225
Craig Baxter	304	Wes Elder	266	Raymond Lalonde-Facette	244	Michael Sanders	225
Shane Eaton	303	Brenton Betts	266	Joseph McGlashan	244	Rachel Lewis	225
Arthur Westergren	303	Kevin Brooks	265	Andre Mangongo	244	Haoyu Xu	224
Garry Erskine	303	Shavonna Barron	264	Richard Henry	242	Asenaca Chute	224
Deonna Fields	301	Brendan Croft	264	Alex Avestruz	242	Myndi Geissendoerfer	224
Chad Potts	298	Gregory Henderson	264	Andrew Strom	242	Michael McIntosh	224
Maria Matautia	297	John Sexton	264	Iasinta Nganwoo	241	Daniel Taurisani	224
Setaita Metui	297	Jacob Brockmann	264	Gabriel Manzo	240	Shawn Benson	222
Jacqueline Kabluyen-Mitchell	296	Toaluaotulafale Pasa	263	Aloisia Paongo	240	Vakhtang Nazaryan	222
Christopher Anene	295	Emily Wilson	263	Janet Bulmon	238	Debra Moncrief	221
Julie Maa	295	Phillip Makasini	263	Jennifer Jacobs	238	Kenneth Greer	221
Heather Christensen	294	Mitchell Look	263	Darryl Rugley	237	Neal Mueller	221
Steve Marker	292	Andrew Coleman	263	Malcolm Lind	237	Bryant Vayhinger	221
Jonathon Hoag	291	Kimberly Alston	263	Christina Johnson	237	Jonathon Medrano	221
Feroz Rahman	291	Moli Taufouu	262	Lorna Jemail	237	Kelly Finnen	220
James Raymond	290	Luisa Samisoni	262	Maria Romero	236	Kenneth Chagnard	220
Joseph Kunka	290	Darlyn Hansen	261	John D Johnson	236	Christopher Erwin	220
Charles Reineke	289	David Gombkoto	261	Chanel Cunningham	236	Jenny Sweet	220
Erik Hulick	289	Loreen Newton	260	Hank Gordon	235	Karen Barbour	220
Arnaud LaForestrie	289	Joe Swain	260	Pavanpal Mander	235	Jolene Gaff	220
Zach Luhr	288	Wesley Carlson	260	Jared Rollins	235	Julanne DeWillis	219
Tautiagia Pio	288	Jason Watson	259	Megan Mulford	234	Nolan Biggers	219
Trisha Dinson	287	Miliama Afoa	259	Felix Berger	234	Nertil Hysenaj	219
Sonia Marin	287	Natosha Neal	258	Christian Jurado	234	Christopher Johnson	218
Harold Cantillo	287	Raymond Hatten	258	Nader Gourgy	234	Toemum Halangahu	218
Phillip Jenkins	286	Sarai Juarez	258	David Weden	234	Talofa Luau	218
Matthew Lukesh	286	Megan Evans	258	Raphael Bouchereau	234	Leatrice Atkins	218
Dante Ewing	285	Vishwanath Sankaran	258	Cynthia Faser	234	Byron Stuckless	218
Francis Ifopo	285	Christopher Jordan	257	Richard Nicholson	234	Ruth Charlesworth	218
Dustin Dunlap	284	Fantasy Jenkins	256	Lynette White	233	Cynthia Tucker-Johnson	217
Troy Kobashigawa	284	Jonathan Russell	255	Jessica Wilhite	233	Zeve Katz	217
Jonathan Howard	284	Chauncey Moore	255	James Larkin	232	Alexander Daskalakis	217
Amanda Thibado	282	Kevin Galloway	255	Jeremy Stocker	232	Brian Perkins	217
Mariana Logologo	282	Nanette Clay	255	Robert John	232	Ana Graff	217
Arnold Iacoviello	281	Katherine Evans	255	Evelyn Ofong	232	John Larsen	216



# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Mary Wright	\$216	Daniel Montgomery	\$212	Kathryn Newman	\$206	Brock Bode	\$203
Michelle Rebernik	216	Fou Matiagi	211	Tangie Daniel	206	Kellie Taylor	203
Curt Snow	216	Maureen Brunet-Forchilli	210	Mario Caston	206	Wanda Scott-Harris	202
Michael Yip	215	Florist Vaki	209	Earnest Pittman	205	Thomas Harris	202
David Cowan	215	Luan Hajnaj	209	Jewel Nordick	205	Raymond Angeles	202
Jennifer Strickling	215	Sepo Lenati	208	Tony Serrao	205	Paul Smoley	201
Daniel Andrade	214	Judy Hassan	208	Judy Hunter	205	Avanna Mair	201
William Hand	214	Timothy Clark	208	Anthony Mele	204	Robert Drescher	201
Denise Kendall	213	Scott Kim	207	Bradley Weigand	204	Lars Rodal	201
Jack Wang	213	Paavo Cymanow	207	Corwyn Boykins	204	Corey Schalleck	201
Robert Powers	212	Anton King	207	Akosita Vai	204	Joseph Baham	200
Kyria Williams	212	Sangmi Choe	206	Jeremiah James	203	Chris Wilcox	200

# Reinstatement Bonus

**Total: \$52,258.56**

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Lance Martin	\$3,957	David Garbarskiy	\$686	David Wang	\$408	Lina Namu	\$258
Nabil Spahi	1,781	Daniel Potilechio	683	Laura Kessler	385	Erez Shabtay	257
Ronald Friedlander	1,778	Heidy Morataya	663	John Keiderling	359	Earl Gibson	249
Sami Mogannam	1,491	Lawrence Turk	658	Angel Arista	354	Dustin Klingebiel	246
Lisa Sanders	1,384	Patrice Amador	634	Erin Moyer	349	Adelfa Parinas	246
Evan Holzhauer	1,080	Thomas Sands	628	Benton Tong	343	Thomas Parker	246
Nicole Bailey	1,016	Jackie Alston	602	Lawrence Broniszewski	338	Christine Moore	244
Steven Lucero	991	Mitchell Look	572	Scott Patterson	312	Rina Neal	241
Frank Kolligian	982	Victor Rodos	523	Amit Dogra	306	Rosa Ngolo-Grubb	238
James Larkin	967	Michael Awada	523	Justin Braund	304	Salvatore Giacchi	238
Peter Kaplanis	890	Karen Barbour	507	Hank Gordon	302	Devon Brown	232
Carlo Bonifazi	886	Earle Harris	491	Caleb Douce	299	Paul Smoley	232
Jose Sanchez	880	Patrick Parisi	482	Anthony Manzella	298	Debra Bell	222
Alan Weissen	851	Michael Collins	472	Preeti Sahgal	289	Sandra Bailey	221
Richard Walus	824	Bernardo Lopez	468	Darron Hacker	288	David Higa	217
Christopher Stephens	811	Noel Ables	467	Christopher Madsen	285	Bradley Weigand	214
Max Quasem	797	Earnest Loveless	457	Curtis Ross	284	Maria Hunter	213
John Bulecza	751	Rigoberto Pedroza	425	Jesse Remby	273	Duane Robertson	210
Lawrence Dennis	694	Olaf Johnson	408	Samantha Chui	267	Terrence Asuncion	201